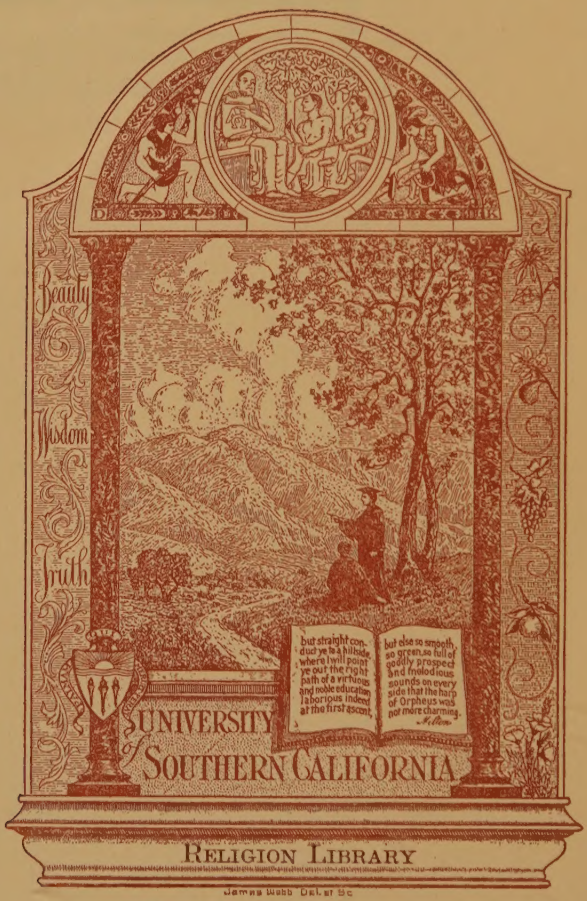
School of Theology at Claremont
1001 1364996

MONEY

THE ACID TEST

DAVID McCONAUGHY

PRIVATE LIBRARY
OF
ELBERT L. McCREERY,


Beauty
Wisdom
Truth
but straight conduct ye to a hillside, where I will point ye out the right path of a virtuous and noble education laborious indeed at the first ascent,
but else so smooth, so green, so full of goodly prospect and melodious sounds on every side that the harp of Orpheus was not more charming.
UNIVERSITY of SOUTHERN CALIFORNIA
RELIGION LIBRARY

261.8 M129m

Elbert L. McCreary

Theology Library

SCHOOL OF THEOLOGY
AT CLAREMONT
California

MONEY THE ACID TEST

CORRESPONDENCE CONCERNING MISSION STUDY

Send the proper one of the following blanks to the secretary of your denominational mission board whose address is in the "List of Mission Boards and Correspondents" at the end of this book.

We expect to form a mission study class, and desire to have any suggestions that you can send that will help in organizing and conducting it.

Name .....

Street and Number .....

City or Town .....State.....

Denomination .....Church.....

Text-book to be used .....

We have organized a mission study class and secured our books. Below is the enrolment.

Name of City or Town.....State.....

Text-book .....

Denomination .....

Church .....

Name of Leader.....

Address .....

Name of Pastor.....

State whether Mission Study Class, Lecture Course, Program Meetings, or Reading Circle.....

.....

Underline auspices under which class is held:

Church	Y. P. Soc.
Men	Senior
Women's Soc.	Intermediate
Y. W. Soc.	Junior
Sunday School	

Date of starting .....

Frequency of Meetings....

Number of Members .....

Does Leader desire Helps?..

Chairman, Missionary Committee, Young People's Society.....

.....

Address.....

Chairman, Missionary Committee, Sunday School.....

.....

Address.....

M72
M3

MONEY THE ACID TEST

STUDIES IN STEWARDSHIP, COVERING THE PRINCIPLES AND PRACTISE OF ONE'S PERSONAL ECONOMICS, FOR USE IN BIBLE CLASSES, DISCUSSION GROUPS, YOUNG PEOPLE'S SOCIETIES, AND SIMILAR GATHERINGS

BY

DAVID McCONAUGHY, 1860-

NEW YORK
MISSIONARY EDUCATION MOVEMENT
OF THE UNITED STATES AND CANADA
1918

COPYRIGHT, 1918, BY
MISSIONARY EDUCATION MOVEMENT OF THE
UNITED STATES AND CANADA

University of Southern California Library

Religion
261.8 M129m
Transferred

TO ALL
"STEWARDS OF THE MANIFOLD GRACE OF GOD"
WHO LOOK UPON ALL OF LIFE AS A SACRED
TRUST AND WOULD SO USE IT AS TO HAVE "A
CONSCIENCE VOID OF OFFENSE TOWARD GOD AND
MEN ALWAYS"

CONTENTS

CHAPTER		PAGE
	Foreword	ix
I	Stewardship	3
II	Acquiring	31
III	Spending	51
IV	Saving	71
V	Giving	93
VI	Proportioning	115
VII	Accounting	135
VIII	Influencing Others	165
	Brief Bibliography for Supplementary Reading	189
	Index	191

FOREWORD

New conditions of need in the world are calling for new standards of stewardship in the church, or, rather, for new applications of the divine and unchanging standards of giving, as well as of living and serving. The challenge to "give" and "save" and "serve" stares one in the face on every side. Lessons of economy and of generosity are being taught on a nation-wide scale, indeed, on a world-wide scale. Now that God is speaking by the mouths of cannon and in the din of battle,

"Is sifting out the hearts of men before his judgment seat,"

a fresh study of the subject of stewardship is peculiarly opportune for those who would know and do the will of God in relation to "things," especially as represented by money.

This series of studies aims to meet the growing demand for a treatment of the problems of personal economics from a standpoint somewhat different from that of most economists. It differs in that it begins further back, recognizing that in the production and distribution of property—be it money or whatever form of material value—God in a very real and practical sense is the Chief Partner and is to be reckoned with, together with the Individual and Society.

Important as it is to understand the principles which regulate the mutual relationships of the Individual and Society, it is no less essential to master the fundamental relations between the Individual and God, involved as these are in man's possession and use of God's property.

Moreover, in the whole process, from the acquiring of property or its equivalent in money to the final accounting, the main consideration is given in this course to the reflex effect upon character. It is this vital element in the subject which invests it with such solemn, such stupendous importance. Money, most common of temporal things, involves uncommon and eternal consequences.

No wonder, then, that God has given stewardship so important a place in the training of the human race. It is one of the divine kindergarten methods of developing human life. The grace of giving is God's antidote for human selfishness. It has three distinct angles of relation in which to be viewed: upward, in relation to God; inward, in relation to the Individual; outward, in relation to Society. The field which lies within the outward angle, having to do with the Individual's relation to the community, has been well covered by those who specialize in political economy and in social service. We concern ourselves now more particularly with the other aspects, comparatively neglected as yet, that have to do with the relation which a man's things have to God and to man's own self-expression.

In assembling the material here presented for this text-book credit may not always have been given. Sometimes, indeed, it has seemed difficult to make sure to whom it belongs; for in the growing mass of material on the subject it is not uncommon to find identity of ideas and even of expression. Gratefully acknowledging obligation to those who have worked in this field, the author has freely exercised his right to differ with them, while gladly according the same right to others.

If these studies serve to stimulate independent thought and free discussion and then lead to a practical application of the principles of stewardship on the part of individuals and churches, they will have achieved their purpose.

[*If it is desired to abridge the course, combine Chapter III with IV, and V with VI, making six sessions instead of eight.*]

DAVID MCCONAUGHY.

NEW YORK,
August 15, 1918.

I

STEWARDSHIP

"If God is your partner, make your plans large."

Guard that which is committed unto thee (1 Tim. 6. 20).

Having food and covering we shall be therewith content (1 Tim. 6. 8).

Godliness with contentment is great gain (1 Tim. 6. 6).

I have a stewardship entrusted to me (1. Cor. 9. 17).

I was made a minister, according to the stewardship of God which was given me (Col. 1. 25, margin).

It is required in stewards, that a man be found faithful (1 Cor. 4. 2).

Let a man so account of us, as of . . . stewards of the mysteries of God (1 Cor. 4. 1).

According as each hath received a gift, ministering it among yourselves, as good stewards of the manifold grace of God (1 Pet. 4. 10).

I

STEWARDSHIP

All Life a Stewardship. All life is a stewardship. Vital energy in whatever form—whether physical or mental, moral or spiritual—is a trust from God. The earth, likewise, with its immeasurable store of material —its air and water and soil, its mineral wealth, its plant and animal life—is put at man's disposal. He is to subdue it (Gen. 1. 28) and to utilize it to the utmost; but with the perpetual proviso that he is to use it always for Another, in accordance with his will as revealed in his Word and under his constant direction. Time, too, enters into the account. To say that "Time is money" is but a crude way of suggesting that life, with all its vast and varied content, of which money can represent but a minor part, is measured in terms of time. For the whole of this sacred trust, man must sooner or later give a strict accounting. The day for striking the balance may be long delayed, but God must eventually be treated as the preferred creditor; and every man must sooner or later render a strict account of his stewardship (Luke 16. 2).

Stewardship and Partnership. It is sometimes urged that stewardship is not the true conception; that the real relation between God and man in dealing with

things is one of partnership rather than of stewardship. Such a distinction, however, conveys only a part of the truth. The fact is, that in this case the steward is made a partner; and his very partnership involves also a stewardship, while it altogether excludes the possibility of absolute ownership. This is true because the Chief Partner, being for the time absent in person, has committed his own interest to the middle partner—the individual—making him his steward in the concern. Now the party of the second part cannot carry out the will of the party of the first part without caring, likewise, for the interests of the party of the third part, namely, the community. As our Lord uses the term "steward," (*oikonomos,* from which Greek word comes the English "economist"), it glows with the warmth of the Orient, which we of the West are in danger of chilling as we touch it with our materialized thought. Stewardship according to the New Testament conception is not a menial position of servility but a confidential relation of trust. To be a steward of the interests of the Chief Partner in his absence is high enough honor.

Once I visited the steward of a prime minister of the great Moslem state of Haidarabad, in India. The prime minister had died. The steward was in sole possession of his palace. He alone knew where the treasure was hidden. He only had the key to the harem. He was the guardian of the young prince. For was he not the trusted steward? And are we not more—partners, as well? Yes, but stewards still.

"It is enough for the servant that he be as his lord" (Matt. 10. 25).

But in the lavishness of his love our Father, having made us "the sons of God," has offered us the privilege of partnership. Having created us in his own image (Gen. 1. 26), he made us partners (*koinonoi*)—"partakers of the divine nature" (2 Pet. 1. 4). When he thus dowered man, he left him free to exercise the regal right of choice. He could be, not a steward only, as every man must be, but a partner as well, if he would. Oh, the tragedy of it that any should come short of that priceless privilege!

My grandfather, when a young man making deposits daily in the bank in Baltimore of which Jared Hopkins was then the president, was one day called into the counting-room and offered partnership with the bank president's nephew, Johns Hopkins, in a business about to be established. "James," said Jared Hopkins, "if thee wants for money, thee can draw on me." But the lad did not venture to seize the opportunity and remained poor to the end of his days, while Johns Hopkins went on to become the merchant prince and philanthropist.

Ours is the opportunity unspeakable of partnership with God. "Truly our partnership (*koinonia*) is with the Father, and with his Son Jesus Christ" (1 John 1. 3). Now, for a trust such as this partnership involves men must be trained. And stewardship is God's school for preparing men for partnership with himself. Things are the tools by which he tests both

skill in acquiring and using them, and also honesty in accounting for them. In this process is determined the product—whether or not men become like God.

Money a Potential Factor. Among the means employed in the lifelong process of training man through the medium of things, money is perhaps the most potent. It fills so important a place in human affairs, it is capable of representing the value of so much that goes to make up the sum total of life, that it comes to possess extraordinary power for weal or woe. Hence, "the love of money is a root of all kinds of evil" (1 Tim. 6. 10). Yet, rightly used, it may be an instrument of incalculable good, and most of all in molding the man who handles it. How necessary, then, to understand its nature and the principles which regulate it from first to last.

A Medium of Exchange. Money is primarily a medium of exchange. It has served the purpose of a token of value between man and man from earliest times. Even before laws were formulated money was in circulation. Its form has varied greatly. One of the earliest forms employed was that of cattle and sheep, among pastoral people of old, as is evidenced by the passing down of words such as the Latin "pecus," meaning cattle, preserved as a fossil remains in the English word "pecuniary." It recalls that memorable real estate transaction of a far distant day, when the well of Beer-sheba changed hands, and Abraham gave his friend Abimelech this receipt, "These seven ewe lambs shalt thou take of my hand,

that it may be a witness unto me, that I have digged this well" (Gen. 21. 30). Even to this day the Zulus of South Africa pay their debts and reckon their wealth in cattle, as in Homer's day the armor of Glaucus was valued at one hundred head of cattle. In Colonial days the Indians of North America employed wampum and beaver skins as currency. Small shells known as "cowries" still serve the same purpose in India and West Africa, likewise salt in Abyssinia, and cubes of pressed tea in Chinese Tartary. At length the precious metals, gold and silver, were adopted as the standards of value among most people. The word "money" is derived from the French *monier,* meaning to advise or warn; this was one of the titles given to the goddess Juno—Moneta—in whose temple money was first coined in metal form.

A Measure of Value. Money is a measure of value; it serves to measure things. The elements which enter to give value to things are, in the main: the raw material; the life which is expended in physical energy, thought, judgment; the skill required to fashion the material into shape for use; the time it takes to make and put the thing where it may be used; the demand which goes to determine their quantity and quality and hence the price. All these are elements in determining the value, and when these elements have come into combination and produced the thing, the price-mark must be put upon it. Money, then, becomes the measure of the thing.

Money Measures Men. Money not only measures

the things exchanged but in a very real sense it affords a measure, likewise, of those who exchange them. Money measures a man. It is the measure of his time, and he is paid by the hour or the day or the week. It is the measure of his skill or talent, and the amount he receives depends upon the kind of work he does within the time spent on it. The counter used to convey the output is money.

"Money Makes the Man." Money, moreover, does more than measure a man; it helps to make him. Money makes the man while the man is making the money. It has been said that "acquisition makes the money; distribution makes the man. Distribution without acquisition dissipates the money; acquisition without distribution dissipates the man." The fact is, that not only in the making of money, but quite as much in the spending of it, and perhaps most of all in the giving of it, money reacts upon the man. Money and the things which it represents have the magical faculty of turning, as it were, upon the one who handles them, according to the way they are handled. When men work with them, they are tools; when played with, they are toys. Those who have handled them, because of having had them, are never afterward the same. The way the man has used the thing has left its mark upon the man. He may have been utterly unaware of the process, but it surely goes steadily on all the time. While the watchmaker is making the watch, the very making of the watch is making the watchmaker the skilled artisan he is becoming. The

watchmaker may be making the spring and the face and the hands and all the marvelously adjusted mechanism, but at the same time the watch is developing the watchmaker's skill and patience, his judgment and delicacy of touch.

"Work," as Henry Drummond said on the death of his friend John Ewing, of Melbourne, "is given man, not only, nor so much, perhaps, because the world needs it, but because the workmen need it. Men make work, but work makes men. An office is not merely a place for making money; it is a place for making men. A workshop is not a place for making machinery only; it is a place for making souls, for filling in the working virtues of one's life; for turning out honest, modest, and good-natured men."

The character-molding power of money was recognized by Paul when he came to fill in the detail of his pen portraits (1 Tim. 3. 1-13) of the leaders required for the church of God. The "bishop" or superintendent, in order to be "without reproach," must, among other fundamental requirements, meet this condition, that he be "no lover of money." It is demanded of the deacon, too, that he be "not greedy of filthy lucre." This latter phrase was not peculiar to Paul, but evidently reflects the common estimation in which Christians held money in the first century. For Peter, exhorting his fellow elders, warned them to exercise their oversight of the flock of God not "for filthy lucre, but of a ready mind" (1 Pet. 5. 2).

But, if the material benefits of the gospel be allowed

to satisfy and dominate those who possess them, then money may become like that cruel mechanism, "The Iron Maid," which in the days of the Inquisition was used slowly to crush the breath out of the victim held in its inexorable grasp. If money be not kept in the place of servant, it may become a tyrannous master.

I was told by a member of a firm of wholesale grocers, in a city in the West, that one day one of his partners sent for him to come to his bedside. The other man was nearing the Great Divide, and in the white light of the eternal world things were looming up before him in their true perspective. Taking his partner's hand he said earnestly: "I want you to see to an inscription for my tombstone. You know I never married, for I had no time to spare from business to spend with a family; but I made money. I never joined a social or athletic club, for I was too busy making money. Now, when I am gone, have this inscription cut:

"Born, June 7, 1859,
A human;
Died, — —, 191—,
A wholesale grocer."

Money Appraises Men. Not uncommonly, when a man has gone, the question is asked, "What was he worth?" The answer is usually given in terms of dollars. False standard though that is for measuring the true value of life, even so it is true that the gospel does appreciably affect and even actually determine

the very market value of a man. In pagan lands man-power is cheapest; it is in Christian countries that human life is counted most valuable and commands most in the industrial market. In India I have known a girl to be sold for the equivalent of one dollar. In America a boy of fifteen is valued commercially at $5,000; a full-grown man at $15,000 to $20,000.

Money Reveals Men. Money talks; it expresses what its possessors actually are. The ordinary speech of men betrays their crass materialism. As you travel in a railway train keep your ears open and you can soon catch a vocabulary in which the words most commonly recurring are these: "dollars," "shares," "acres," "crops," "house," "automobile," and the like. With metallic click these words ring from the tongue and jar upon the ears like cash-registers, recording the thought, the true tendencies, of your fellow travelers, as they make the journey of life from the station of birth onward to the final terminal. Yes, money talks, and while it is true that it is not on speaking terms with every one, and to many it may only say "good-by," yet it speaks a various language which reveals the true inwardness of men.

In a group of American men of big business one was telling one day how he got rid of those who came asking him to contribute to charitable objects. He wound up by saying, "I don't allow any of my time to be wasted on these sympathy appeals. I send the beggars about their business."

Another of the group, after a pause, said very deliberately, "Well, I hope my heart will never become so hardened in the process of money-making, that it will have no sympathy left to respond to appeals for help."

It was not long before the former was occupying a cell in a federal prison, while the latter was at the head of a Christian movement to whose unprecedented appeal for funds the whole of the American people made a response far beyond even the huge demand.

Money May Be Part of Myself. Whatever its form, money comes to represent the stored-up power of men. It is coined personality. "My money is myself," says Dr. A. F. Schauffler, "I am a laboring man, we will say, and can handle a pickax, and I hire myself out for a week at $2 a day. At the close of the week, I get $12 and put it in my pocket. What is that $12? It is a week's worth of my muscle put into greenbacks and pocketed; that is, I have a week's worth of myself in my pocket. Or, I am a clerk, and I hire myself out, being an intelligent and capable clerk, at $20 a week. Saturday comes, and I get my pay, and when I put that in my pocket, I pocket a week's worth of myself as a clerk. Or, I am a merchant, and I have large affairs; I have the handling of many clerks and require a higher brain power than that of the ordinary man. At the end of the week, I strike my balance-sheet and find that I am to the good $1,000. That is a week's worth of the merchant, a higher grade of intelligence. But my name

is Edison, and I toil with a brain of extraordinary power; and I complete an invention and at the end of the week I sell it for $50,000 and pocket the check. That is a week's worth of the highest inventive brain that there is. But it is all the same, anyway. The muscle man, the mind man, the genius, when he gets his money, is really getting the result of his own labor in the shape of cash.

"Now the moment you understand this, you begin to understand that money in your pocket is not merely silver and gold, but it is something *human,* something that is instinct with power, because it represents power expended. If you are not earning any money of your own, and your father is supporting you, then you are carrying that much of your father around in your pocket. Money is like electricity; it is stored power, and it is only a question as to where that power is to be loosed." [1]

Money but a Part of Stewardship. Potential a factor as money is in human affairs, no man, however, can possibly cover the whole of his stewardship in the columns of his cash-book or his ledger. Much of one's stewardship has to do with the common duties within the family circle, the intimate associations of friendship, the service rendered to society, and patriotic loyalties to the state. And, even as all elements enter into the deposit entrusted to the Christian for his use, so also the administration of his stewardship will be through all channels (1 Cor. 4. 1)—

[1] A. F. Schauffler, *Money, Its Nature and Power.*

not by giving of money only, but also of service and influence and prayer and the witness he bears to the gospel of the grace of God. This part of life's output should far overbalance that which can be reduced to dollars and cents. Of this latter fraction, the part of one's belongings and time and self which can be converted into cash, the whole of it comes within the scope of one's stewardship. For convenience it may be classified in compartments labeled "living" and "saving" and "giving," but in the last analysis it is an indivisible trust. Thus regarded and treated, every bit of a man's money comes to bear the image and superscription of Christ. "Cæsar" ceases to have claim upon any of it. When earned and used for the Almighty, what once was only "filthy lucre" becomes verily "the almighty dollar."

Typical Stewards. Among the "many who ministered unto him of their substance" (Luke 8. 3) when our Lord was on earth, was Joana the wife of King Herod's steward. Of that couple, the wife had the goodlier stewardship. Better far to be a steward of the King of kings than of Herod the king of Judah. What a royal order is that of God's stewards!

Samuel Inslee, a New York business man of a generation ago, active in church extension and Sunday-school work, was a generous giver. He furnished practically all the funds required for a church building in the Bronx and helped in a hundred ways to promote the kingdom of God. One day in his office, when he had just drawn a check for a thousand dollars

which a friend of mine had asked of him for a certain good cause, Mr. Inslee was asked how he had learned to give away money so easily. His reply was this:

"On Hudson Street near Canal forty years ago there used to be a little notion store where I began my business career. My salary was four dollars a week. A portion of that four dollars I set aside for the Lord. It was the first money I had earned. Of every four dollars that I have received in all the succeeding years, an increasing proportion has been set aside unto the Lord. I have no difficulty in giving away money, for I count myself one of the Lord's stewards."

William E. Dodge, on meeting one of the secretaries of the Presbyterian Board of Foreign Missions, a few days after sending a very liberal contribution to help in making up the deficit, said: "I cannot tell you how great a pleasure it was for me to receive your note and to help liquidate the deficit of the board." The secret of this rather rare feeling came out when Mr. Dodge, attending a meeting in the interest of systematic beneficence not long afterward, said in a few well-chosen words that he had learned long ago to regard himself as a trustee, a steward of the Lord; and since he had come to this view there had never been any difficulty in giving away his money, save only to ascertain carefully whether the object for which it was asked was worthy. Alluding to a reference which had been made to tithing in the same meeting, he said that it was all right for a beginning, but

that as a man's wealth increased his gifts ought to increase in a proportionate ratio. Herein lay the secret of his unfailing generosity.

The will of John Stewart Kennedy affords a key to the character of the man. In the introduction to it he acknowledges his chief obligation to God for "having been greatly prospered," and then goes on to say that as an expression of his sympathy with "the religious, educational, and philanthropic interests of the country" he gives and bequeaths amounts aggregating thirty million dollars, half of his entire estate. Among his benefactions were included all phases of human need and suffering. They literally took in the world; but first and foremost in the list he put religion, which was the deep substratum of his life. He had not waited until the end to part with his possessions; all through the years he had been giving generously to others. Dr. Washburn, a former president of Robert College, Constantinople, which was one of Mr. Kennedy's keenest interests, once asked him how much money he had given during a certain year to help families whom he thought needed his assistance. His reply was, "Well, I have given this year in a quiet way not known outside my own family about $40,000." In an account-book containing his early benefactions, was found written at the head of a page, "Behold, the tenth of all I give unto thee." Mrs. Kennedy gave the key to the man's character when she told a friend that every morning it was Mr. Kennedy's habit to go off by himself for fifteen or

twenty minutes and with his Bible on his knees hold fellowship with his Master. The secret of his life was fellowship with Jesus Christ.

In connection with the second American Red Cross drive one of the captains in New York City called special attention to a subscription of one dollar which he had obtained from a wealthy woman on the West Side after a half hour's interview. He asked permission to keep it as a souvenir, and he substituted forthwith out of his own pocket a gift of $5,000. The incident takes on an added interest in the light of the story of how William Colgate, the grandfather of that "captain," himself started out upon the pathway of stewardship. This is the story as given by Dr. A. J. Gordon:

Many years ago a lad of sixteen left home to seek his fortune. All his worldly possessions were tied up in a bundle which he carried in his hand. As he trudged along he met an old neighbor, the captain of a canal-boat, and the following conversation took place, which changed the whole current of the boy's life:

"Well, William, where are you going?"

"I don't know," he answered. "Father is too poor to keep me at home any longer, and says I must now make a living for myself."

"There's no trouble about that," said the captain. "Be sure you start right, and you'll get along finely."

William told his friend that the only trade he knew anything about was soap and candle-making, at which he had helped his father while at home.

"Well," said the old man, "let me pray with you once more and give you a little advice, and then I will let you go."

They both kneeled down upon the tow-path; the dear old man prayed earnestly for William and then gave him this

advice, "Some one will soon be the leading soap-maker in New York. It can be you as well as any one. I hope it may. Be a good man; give your heart to Christ; give the Lord all that belongs to him of every dollar you earn; make an honest soap; give a full pound, and I am certain you will yet be a prosperous and rich man."

When the boy arrived in the city, he found it hard to get work. Lonesome and far from home he remembered his mother's words and the last words of the canal-boat captain. He was then led to "seek first the kingdom of God and his righteousness," and united with the church. He remembered his promise to the old captain, and the first dollar he earned brought up the question of the Lord's part. In the Bible he found that the Jews were commanded to give one tenth; so he said, "If the Lord will take one tenth, I will give that." And so he did; and ten cents of every dollar was sacred to the Lord. Having regular employment, he soon became a partner; and after a few years his partner died, and William became the sole owner of the business. He now resolved to keep his promise to the old captain; he made an honest soap, gave a full pound, and instructed his bookkeeper to open an account with the Lord, carrying one tenth of his income to that account. He prospered; his business grew; his family was blessed; his soap sold and he grew rich faster than he had ever hoped. He then gave the Lord two tenths, and prospered more than ever; then he gave three tenths, then four tenths, then five tenths. He educated his family, settled all his plans for life, and thereafter gave the whole of his income to the Lord.

This order of nobility—the Knights of the Great Heart and Open Hand—is not confined to the big givers. It was the poor in this world's goods but rich in love and faith that our Lord singled out to receive the golden decorations of his commendations.

A missionary on the foreign field, when asked for instances of sacrificial giving, replied that as fine a

case as he knew had come to his notice in Cleveland, Ohio, when at home on his last furlough. A blacksmith, earning $25 a week, plus overtime wages, supporting a family, and contributing generously to his own church and local claims, maintained his own substitute missionary in Africa, at an expense of $350 a year.

A maiden lady, living in a little town in Illinois, earning her own living by baking pies, cakes, and bread, and peddling them from house to house, having known me as a boy took a special interest in my work when I went out to India as the first Secretary of the Young Men's Christian Association sent to a non-Christian land. One day a letter bearing the postmark of her town came to the office of the International Committee of the Young Men's Christian Association with a check for $25, to be used as a nest-egg for a building for the Association which had recently been started at Madras. Supposing that the giver might be able to repeat the gift, application was made later for a renewal of it. Then the fact came out that it had taken years for this poor woman to gather together the amount which she had sent. Several years afterward she repeated the gift. It was at first refused, until it was found that her heart was set on having it used as she had intended. It was her custom to rise from bed at midnight to set her sponge and after her work was done she was accustomed to pray for the work that was being done for the young men of India away on the other side of the world.

She had learned that the breadth of Christian giving is nothing short of "the world," and as her heart went out with her gift to the uttermost parts of the earth, her own life was broadened far beyond the narrow confines of the little local community in which she lived. Like her Lord, she had learned to think in terms of the far horizon. When her example was afterward quoted in a meeting in London, a wealthy woman said, "If Margaret Moses, who lives by baking and peddling bread, can do what she has done, I can give £250 a year for another Association Secretary in India"; and she did.

From the New York City Almshouse on Blackwell's Island, $26.83 was sent to the Armenia-Syria Relief Fund, as a free-will offering of helpless and infirm people from sixty to one hundred years of age. The chaplain had told them of the sufferings of Armenia and had given out envelops in which to enclose requests for prayer. To his surprise one envelop and another contained money—"the first time," the chaplain writes, "that an offering has been made at this church. Men have gone without their tobacco and newspapers; they have free shaves, which are not very inviting here, and have given the nickel that visitors had given them for a shave. One woman, a paralytic with only one arm, washed for the women in the ward at a cent a wash and made twenty-five cents. Another, a feeble-minded cripple, voiceless and with possibly fifty words of vocabulary, understood the story of Armenian suffering and, touched by it, did errands,

crippled as she is, and made beds until by Friday she had earned thirty-nine cents; but fifty cents was her goal and she kept at it until it was reached. Another gave two postage-stamps, all he had in the world, but it came from a big heart. A man brought one dollar and said, "This is all I have; it strands me for the rest of the month, but I am glad to stand for it, and would give more if I had it." An invalid man who for seventeen years had been flat on his back and who has not the use of a single limb, gave cheerfully his mite of twenty-five cents, which meant that he had to forego something that meant much to his ill-fated existence."

They specially requested that these gifts from helpless old age should be used for the benefit of helpless babies.

Portrait of a Steward. Among the characters which William Law has preserved in his *Serious Call,* Miranda affords a fine illustration of the true steward after the pattern of Christ:

"As soon as she was mistress of her time and fortune, it was her first thought how she might best fulfil everything that God required of her in the use of them, and how she might make the best and happiest use of this short life. She does not divide her duty between God, her neighbor, and herself; but she considers all as due to God, and so does everything in his name and for his sake. This makes her consider her fortune as the gift of God, that is to be used as everything is that belongs to God, for the wise and reasonable ends of a Christian and holy life. Her fortune, therefore, is divided betwixt herself and several other poor people, and she has only her part of relief from it. She thinks it the same folly to

indulge herself in needless vain expenses, as to give to other people to spend in the same way. Therefore, she will not give a poor man money to go to see a puppet-show, neither will she allow herself any money to spend in the same manner, thinking it very proper to be as wise herself as she expects poor men should be. 'For is it folly and a crime in a poor man,' says Miranda, 'to waste what is given him in foolish trifles, whilst he wants meat, drink, and clothes? And is it less folly or less crime in me to spend in silly diversions, that which might be so much better spent in imitation of the divine goodness, in works of kindness and charity toward my fellow creatures and fellow Christians? If a poor man's own necessities are a reason why he should not waste any of his money idly, surely the necessities of the poor, the excellency of charity, which is received as done to Christ himself, is a much greater reason why no one should ever waste any of his money. For, if he does so, he does not only do like the poor man—wasting only that which he wants himself—but he wastes that which is wanted for the most noble use and which Christ himself is ready to receive at his hands. And, if we are angry at a poor man and look upon him as a wretch when he throws away that which should buy his own bread, how must it appear in the sight of God if we make a wanton idle use of that which should buy bread and clothes for the hungry and naked brethren who are as near and dear to God as we are, and fellow heirs at the same state of future glory?'

"This is the spirit of Miranda, and thus she uses the gifts of God; she is only one of a certain number of poor people that are relieved out of her fortune, and she only differs from them in the blessedness of giving. Excepting her victuals she never spent ten pounds a year upon herself. If you were to see her, you would wonder what poor body it was that was so surprisingly neat and clean. She has but one rule that she observes in her dress, to be always clean, and in the cheapest things. Everything about her resembles the purity of her soul, and she is always clean without, because she is always pure within."

God's Proprietary Interests. In his story of the Unrighteous Steward (Luke 16) our Lord has finely

pictured in concrete terms God's proprietary rights in the things of men. On the dark background of the faithless steward's bankruptcy proceedings is suddenly flashed forth this search-light question, "If you are not faithful in that which is another's, who will give you that which is your own?" Only he whose thoughts are not as our thoughts would ever have put it that way. Would we not rather have said, "If you have not proved faithful in handling your own affairs, who will trust you with things that belong to others?" But nothing could be further from Jesus' thinking. He knew very well that things cannot in any true sense be considered ours unless they have first been converted and become part and parcel of ourselves. I have a dollar to-day, but in a little while it will have passed through the hands of many others. It passed from my hands to that of the bookseller in exchange for a volume which lies on my desk; but the book is not mine until I have read it, absorbed it through my brain, changed it from material to immaterial form. Only when it has become part and parcel of me personally can it possibly be regarded as my own.

Stewardship a Test of Character. Of riches it is said that "there is too often a burden of care in getting them, a burden of anxiety in keeping them, a burden of temptation in using them, a burden of guilt in abusing them, a burden of sorrow in losing them, a burden of account at last to be given for possessing and either improving or misimproving them." Those who treat riches as a trust will find that the exercise

of Christian stewardship at each successive stage affords a safeguard against the ruinous effects of excessive accumulation:

Spending protects from miserliness; saving, from wastefulness; giving, from selfishness; proportioning, from one-sidedness; accounting, from dishonesty; influencing others, from fruitlessness.

Thus, acquiring makes a man prosperous; spending makes him well furnished; saving makes him thrifty; giving makes him generous; proportioning makes him discriminate; accounting makes him accurate; influencing others makes him useful.

As our study of Stewardship proceeds, we shall see more and more clearly that, even though it may be quite unconsciously, money molds men—in the process of getting it, of saving it, of using it, of giving it, of accounting for it. According as it is handled it proves a blessing or a curse to its possessor; either the man becomes master of his money, or the money becomes master of the man. Turning his money into food, he puts it in his stomach and it becomes either meat or poison; turning it into clothes, he puts it on his back, and it may make him genteel or a dandy; turning it into books, he puts it in his head, and it may make him a boastful infidel or a humble disciple. It has more magical qualities than Aladdin's lamp. The outcome turns upon the man's attitude toward the other partners—God and society. According as he is a faithful steward or not, he becomes:

In acquiring, either a benefactor or an exactor;
In spending, a provider or a prodigal;
In saving, a conserver or a miser;
In giving, a philanthropist or a patronizer;
In proportioning, a partner or a legalist;
In accounting, a creditor or a debtor;
In influencing others, a stepping-stone or a stumbling-block.

Is it then to be wondered at, in view of the possibilities involved, that Jesus has so much to say as to man's attitude toward money? Of his thirty-eight parables, sixteen relate to this theme. Throughout the four records of the gospel, it is reckoned, one in every six verses deals with this same subject. Thus our Lord takes money, the thing that, essential though it is to our common life, sometimes seems so sordid, and he makes it a touchstone to test the lives of men and an instrument for molding them into likeness to himself.

POINTS FOR DISCUSSION

I. Stewardship

Aim: *To show that stewardship is a divine system of transforming human character.*

Questions Suggested by the Chapter

What is included within the scope of Christian stewardship?
How may men be stewards and yet partners?
What makes money so large an element in stewardship?
What purposes does it serve?
How does it measure men as well as things?
How does it affect character?

How does it reveal it?

What evidence of this is found in the Scriptures?

What is the main point of Jesus' story of the Unjust Steward (in Luke 16)?

What was the effect upon myself of the first money I possessed?

Are my possessions so completely under my control as in no sense to have mastery over me?

Problems from Life[1]

I. Matthias W. Baldwin, founder of the Baldwin Locomotive Works, in Philadelphia, was a proportionate giver. The historian of the works says that often when the concern was sorely in need of money Mr. Baldwin would unhesitatingly give his notes for large sums to religious and charitable enterprises. These notes were always redeemed. During a time of financial stress some Philadelphia bankers were in favor of withholding financial aid from the Baldwin works on account of this well-known trait of Mr. Baldwin; but one of them took the ground that this was the very best reason why he should be given credit, and the desired aid was given. John H. Converse, who afterward became president of the company, was, likewise, a systematic and proportionate giver. One year when the works earned no profit he gave $600,000 for religious and philanthropic work.

What attitude would you take, if yourself a bank director and called upon to act in such a case? What would you do about contributing, if you were in a business which for a time yielded no profit?

II. A lad of fourteen, having noticed that some people grow broader as they grow older while others grow narrower, went to his pastor for an explanation. He was assured that he could have the secret, if he was willing to pay the price; it was simply this, that those who honor the Lord with the first-fruits of all their increase are consequently enlarged every way according to God's promise. The lad, earning at that time four dollars a week and paying two dollars board to his widowed

[1] Draw upon your own experience and observation for instances which suggest further points for discussion, in the study of each chapter.

mother, determined to dedicate a tenth to the Lord. It was a severe test to put aside forty cents out of four dollars. But he did it, and after adhering to the policy for more than half a century, he rejoices in the privilege of having dispensed some $60,000. His benefactions helped to educate twenty-five young men for useful service in the ministry and other professions and in business, among the number a college president. In the case of one who was a cripple he expended $4,000, putting him on a footing of self-support. Most of the money which he has given to help individuals has come back in time and been reinvested in other lives. Each man he has helped has been enlisted to give proportionately. All the while he has identified himself personally with good works of all sorts.

What would your answer have been to the lad's inquiry? What would you have done about giving, had you been in his circumstances at the outset?

III. John D. Rockefeller, when but eight years of age and earning ten cents a day, commenced to put aside one tenth to give. In his *Reminiscences* he says that he counts it one of the greatest blessings of his life that he had been taught in his home to give regularly and proportionately out of his earnings from the first. His "Ledger A" shows a contribution to the Five Points Mission in New York. What he was taught, he has taught his children.

What difference would it have made had John D. Rockefeller not learned to give when he first began to get money?

IV. "Do you know out of what I get my greatest satisfaction in life now?" said the engineer of a railway "flier." I get it out of being the Lord's treasurer. Before I was converted I used, the first thing, to take out of my pay envelop, enough to cover my booze bill. Now, as soon as I step off the pay-car, I put a fixed proportion of my wages in a separate pocket, to be given away. Then, when I get back into my cab, I feel a new sense of partnership—that of the Lord's treasurer instead of only a locomotive engineer."

Putting yourself in the engineer's place, what difference does such a partnership arrangement as he adopted make in one's outlook on life?

II

ACQUIRING

"The resources of God are promised only to those who undertake the program of God."

In the sweat of thy face shalt thou eat bread (Gen. 3. 19).

Six days shalt thou labor (Ex. 20. 9).

If any will not work, neither let him eat (2 Thess. 3. 10).

It is he (Jehovah thy God) that giveth thee power to get wealth (Deut. 8. 17).

He that tilleth his land shall have plenty of bread (Prov. 12. 11).

He that gathereth by labor shall have increase (Prov. 13. 11).

He that is greedy of gain troubleth his own house (Prov. 15. 27)

In diligence not slothful, fervent in spirit (Rom. 12. 17).

Study to . . . work with your hands . . . that ye may have need of nothing (1 Thess. 4. 11, 12).

Let him labor, working with his hands the thing that is good, that he may have whereof to give to him that hath need (Eph. 4. 28).

II

ACQUIRING

Possession Is Not Ownership. It is a common but pernicious fallacy to think that possession means ownership. One of the services which the world war has rendered is to sweep away this hoary heresy, that "possession is nine points of the law." By stress of unprecedented circumstances men are being awakened to realize that, in relation to society as headed up in the state, they are by no means absolute owners of what they may happen for the time being to have. Here, for example, is an officer of the India civil service who has retired on a modest pension of a thousand pounds sterling, or about $5,000, reckoning on it to spend the evening of his life in comfort. But new needs arise from the war and, being bound up in the same bundle of life with the rest of his countrymen, he is called upon to turn over to the government no less than fifty per cent. of his sole dependence. Men of larger means are called upon for even a larger proportion of their income. They had supposed that they actually owned what they had; they are discovering their mistake. Incomes of over two million dollars in the United States pay a surtax of 63 per

cent.; as for example, to take only a few of the largest, based on the income tax returns of the first year after the country entered the war:

	Income	Tax
John D. Rockefeller	$60,000,000	$38,400,000
H. C. Frick	11,250,000	7,160,000
Andrew Carnegie	10,000,000	6,400,000
George F. Baker	7,500,000	4,800,000
William Rockefeller	7,500,000	4,800,000
J. Ogden Armour	6,250,000	4,000,000
W. K. Vanderbilt	5,000,000	3,200,000
Henry Ford	5,000,000	3,200,000
Edward H. R. Green	5,000,000	3,200,000
Mrs. W. H. Harriman	4,000,000	2,560,000
Vincent Astor	3,750,000	2,400,000
Charles M. Schwab	3,500,000	2,240,000
J. P. Morgan	3,500,000	2,240,000
Mrs. Russell Sage	3,000,000	1,920,000
Cyrus H. McCormick	3,000,000	1,920,000

The first twenty-six on the list, aggregating one hundred and seventy million dollars of income, yield one hundred million dollars of taxes for the maintenance of the federal government. The total received from the whole country from this source for the same year amounted to $3,000,000,000.

The French nation, which with its mass of small "rentiers" has hitherto been hostile to all proposals for levying an income tax, has recently been brought to the same footing by the war. On a sliding scale similar to that of England and the United States, its tax started at 16 per cent. for the larger incomes, and it is sure to be increased. It is not improbable that

before long not only incomes but capital as well will be taxed by most governments, if not by all. Indeed, in an indirect form, that is already the case in some parts of the United States.

God Holds the First Mortgage. If, then, society as represented by the state can legitimately make such demands as these and have them honored without question, where is God's claim to come in? For undoubtedly "the earth is the Lord's and the fulness thereof; the world, and they that dwell therein" (Psa. 24. 1). Queen Victoria's good Prince Consort, Albert, had that text carved in large letters on the façade of the Royal Exchange, in London, the nerve-center of the commercial world. It is said that one day a bibulous American tourist, with brain overstimulated and consequently somewhat muddled, standing on the steps of the Mansion House, the official residence of the Lord Mayor, misread the inscription thus, "The earth is the Lord Mayor's." Then he proceeded to dispute the proposition in vigorous Yankee lingo, to the amusement of those who passed by. The fact is, however, that, whether Lord Mayor or "just folks," many, while piously enough admitting in theory that "the earth is the Lord's," proceed impiously to deny it in practise; giving God everything in general, they fail to give him anything in particular. They are not unlike Louis XI, of France, who donated to the Virgin Mary the whole country of Boulogne but reserved the revenue therefrom for himself.

That motto on the Royal Exchange might fitly be placed in the office of every registrar of deeds. How can man possibly acquire title to a single square foot of earth, seeing that God has never renounced his prior claim? His is the right of eminent domain. The most that man can acquire is a ninety-nine years' leasehold, with God's rights explicitly reserved; freehold, never. Abstracts of title-deeds in this country are usually traced back to government grants or purchase from the Indians or letters patent granted by one of the crowns of Europe; but to be really binding, they should reach back to the Creator.

A title-deed to real estate, viewed from the standpoint of the upward angle—that is, in relation to God, —is a bit of grim though often unconscious humor, for, even though the mighty ones of the earth set themselves and the state guarantees their "seats," "He that sitteth in the heavens will laugh; the Lord will have them in derision" (Psa. 2. 4).

Viewed from another angle—the outward angle, which covers man's relation to society—of course the title-deed is valid enough and serves a useful purpose. But in the light of the eternal world distinctions of "ownership" look at best very much like the make-believe of children playing in the market-place.

"How," writes Dr. E. F. Poteat, "did I get that square inch of earth which I find in my possession? If I am a barbarian, I probably got it by fighting for it. My sword is the sign of my 'ownership.' If I am a twentieth century gentleman, my title rests in the

consent of the community and in the determination of the state to support me in my rights to keep other people out of the use of my plot of ground. But, if I am a Christian, I am myself owned. God by creation and by redemption owns me."

"Behold, unto Jehovah thy God belongeth heaven and the heaven of heavens, the earth, with all that is therein" (Deut. 10. 14). "And lest thou say in thy heart, My power and the might of my hand hath gotten me this wealth . . . thou shalt remember Jehovah thy God, for it is he that giveth thee power to get wealth" (Deut. 8. 17, 18). This is no mere pious sentiment, but the actual fact.

Originally, of course, God, being the Creator, was sole owner of all. But he saw fit to take man into partnership. Conferring on him "dominion" over all the earth—over fish and fowl, cattle and creeping thing, in short, over every living thing (Gen. 1. 26-31). Along with this right there was laid upon man a tremendous responsibility—that of administering the whole vast estate so as to make the property productive, to enhance the value of the investment, to "multiply, and replenish the earth" (verse 28).

Three Partners Give Value to Property. The value of any and all property is contributed by three partners—God and the individual and society. Each makes a distinctive investment in producing its value. God supplies life and the raw material. The individual in whose possession it is, contributes his time, talent, and energy or their equivalent in money. So-

ciety supplies the market—the demand—which is the final factor in determining the value.

The Partnership Must Be Actual. Title to all property being thus vested in a triple partnership, it were downright dishonesty for any one of the partners to claim absolute ownership. Men must learn to hold their possessions for the common good. "This farm," says Emerson, "belongs to Mr. Smith, and that to Mr. Brown; but the landscape is mine." But, before things will have become rightly adjusted, Mr. Smith and Mr. Brown will share more than the landscape with their less fortunate fellow citizens. That new House which is to be built after the war is over may not be exactly according to the specifications which the British Labor Party has designed in its platform, with its four pillars—(1) the securing to every member of the community of all the requisites of healthy life and worthy citizenship; (2) the democratic control of industry; (3) a revolution in national finance; (4) the use of the surplus wealth for the common good. It is certain, however, that we shall "have to restore to society a direct ownership of some things, but an eminent ownership of all things material to the production of wealth, securing 'property for use' to the individual and retaining 'property for power' for the democratic state." [1]

Cooperation Essential. For the individual to monopolize the property which comes into his possession would be a wrong to society. For society to dis-

[1] L. F. Hobhouse, *Property*, ch. I.

regard the individual's interest in it, were a usurpation and injustice. For either the individual or society to fail to make worthy acknowledgment of God's part in it all would be robbery and infidelity. Would anything short of the present world war have sufficed to startle men out of the self-complacency with which, inside the church as well as without, they had settled down to delusions on the whole question of property? At last a true conception of its place and purpose is beginning to prevail.

The Bishop of Oxford, Charles Gore, in his introduction to that notable collection of papers published under the title *Property: Its Duties and Rights,* has admirably summed up the case:

"The success of a civilization for us must be measured, not by the amount and character of its products or material wealth, nor by the degree of well-being which it renders possible for a privileged class, but by the degree in which it enables all its members to feel that they have the chance of making the best of themselves, to feel that an adequate measure of free self-realization is granted them. . . . If the purpose of property come to be no longer 'for use,' but 'for power,' it becomes a menace, resolving itself into the unmeasured control by the few rich, not of any amount of unconscious material but of other men whose opportunity to live and work and eat becomes subject to their will. In our own civilization we find masses of men and women who cannot reasonably be described as having any adequate measure of property for use. They cannot go out into life with the security of free men, cannot within reasonable limits control their own destiny, cannot realize themselves. They are 'hands' for other men to use. Something has gone very wrong with our tenure of property; we need by peaceful means and, if it may be, by general consent to accomplish such a redistribution of property as shall reduce the

inordinate amount of 'property for power' in the hands of the few and give to all men, as far as may be, in reasonable measure 'property for use.' . . . Are we, in entertaining such an ambition, violating any sacred right of property? . . . We can discern no absolute right of property. We may say that a man has a divine right to realize his being; and this involves a certain right of property. But this goes but a very little way. Moreover, from the first, man is a social animal. He realizes himself in communities. Property is made possible and secured by the community, which becomes in developed society the state. The state exists to enable its members to develop a worthy human life. A state must be judged, and should judge itself, by its tendency to generate in all its citizens a worthy type of life—to make them happy and progressive beings who feel that life is worth living. If at any stage it finds that the institution of property, as it exists, is fostering luxury and exaggerated power in a few and enslaving or hindering the many, there is nothing to prevent its rectifying what is amiss. The state is free to alter its laws and its methods so as to secure the better distribution of property. As it is only the state which enables a man to become rich, if wealth proves inimical to the general development, the possessors of wealth have no legitimate claim to urge against the state taking measures to reduce the balance, provided that the end which the state has in view is the true end—the real welfare of all its citizens.

". . . Individualism in property has overdone itself. It is working disastrous havoc. The cry for justice from the masses of men and women is a cry which is legitimate; and, if it is a legitimate cry, then most certainly it behooves us not to wait till its claim can be enforced, grudging every inch that is yielded unwillingly to 'labor' under the pressure of compulsion, but rather as free men to face and gird ourselves willingly for reform, even if it entail for us personal sacrifice.

"What has religion to say to the institution of property? . . . A man cannot read the Law and the Prophets, from the point of view of one who would think rightly about private property, without seeing how, alike in the institution of the Law and the teaching of the Prophets, the intention is to recog-

nize it indeed as having God's sanction, but to restrain it by a peremptory insistence on the right of God, the only absolute Owner, and the rights of our fellow men, especially the weaker and poorer members of the state. Much that we are accustomed to hear called legitimate insistence upon the rights of property the Old Testament would seem to call the robbery of God and the grinding of the faces of the poor.

"Later, the teaching of Jesus Christ about the worth of each individual, the poorest and the weakest, expressed itself in the Christian idea of brotherhood and the institution of the church as a body in which, 'if one member suffer, all the members suffer with it.' This idea and institution carried with it a doctrine of property which echoed our Lord's strong disparagement of wealth, and was in theory and practise highly communal."

Working Out the Proportions. What proportions each partner respectively contributes to the value of property it would be interesting to try to figure out, if only to arrive at a rough approximation. God, of course, puts in by far the largest share. For example, in an ordinary blast-furnace which requires 40,000 cubic feet of air a minute, each cubic foot weighing .076 pounds, a ton and a half of air is used each minute, ninety tons an hour, 2,160 tons a day. The human proprietor is utterly powerless to furnish this essential element. Since no amount of man-power could possibly supply it, God must come into the partnership or the business cannot continue for a single hour. Then, too, there is the raw material which God had stored away in the mountains and now puts in to produce the pig iron; and, besides all this, the life of all the workers is included in his investment. Now put alongside of this the capital and energy and brains

and time of the partner who calls the blast-furnace his, and also what the "hands" contribute to the output. Then work out this sum in proportion and see what the result shows.

"The silk and wool which clothes us was patiently elaborated by worm or sheep, and is its cast-off garment reconstructed to suit our requirement. The simple prayer, 'Give us this day our daily bread,' requires for its physical fulfilment that our tables be supplied with productions from the mineral, vegetable, and animal kingdoms, gathered from every clime, and in the production or transportation of which have been utilized the operation of every law of life, every principle of chemistry and physics, every form of mechanical device, the stored energy of unnumbered ages, the constructive thought, experimentation, and cooperation of thousands of men, and the invested billions of dollars which make possible the maintenance of the material accessories of civilization. Whatever his accumulations, no man has originated a new force or created a new element." [1]

Likewise, in the production of even the commonest article of daily use:

> "Back of the loaf is the snowy flour,
> And back of the flour the mill,
> And back of the mill are the wheat and the shower
> And the sun and the Father's will."

Society's Investment. Society, likewise, has a large interest at stake in all property. When

[1] John F. Goucher, *Principles of Stewardship.*

Manhattan Island was first transferred from the Indians to the shrewd Dutchmen who bought it, the consideration given amounted to only $28. Now it is valued at three and a half billion dollars. Does the difference represent the original price with compound interest to date? What would be the value of the Interborough railroad stock, were it not for the throngs who dive daily, yes hourly day and night, like moles into holes in the ground and pour their constant stream of nickels into the Company's coffers? Each subway train may represent an investment of $400,000., but what would it be worth without the people who permit themselves to be packed in like cattle?

The Individual's Part. How much then has the individual holder put into the property he holds? His investment is in the form of vital energy, whether of muscle or of mind, likewise his time and the training and the skill that he possesses—either these or their equivalent measured in money.

Dr. E. W. Poteat tells of a shrewd business acquaintance of his who had calculated his contribution to his own prosperity. He ran an electric plant, an ice plant, and a dairy, and he ran them successfully, yet he was never able to make it out that his personal contribution to the value of the property was more than five per cent.

Two Ways of Acquiring. There are two principal ways of coming into possession of things—by favor of others or by efforts of our own. What comes by

gift or inheritance is of far less value, because it lacks one dimension, that of the inward angle; it brings less of the character value which comes as the result of honest effort put forth in acquiring. It has more purchasing power in the market than transforming power in the man to whom it is given. Often, too, the money which comes easily, goes quickly. If, however, what is inherited be regarded as a responsibility to be administered, rather than a relief from the necessity of labor, it may be the means of enlarging and enriching the one who inherits.

One's First Money. The first lesson to be learned in relation to money and the things which it represents is what it costs to get it. We arrive on this planet without wardrobe or food supplies or cash to obtain either. Having needs which soon assert themselves we avail ourselves of our chief stock in trade, a pair of lusty lungs. Proceeding to employ them, we soon discover a satisfactory method of getting what we require. My own experience in that respect was not unlike that of many others. When the time came for me to rejoice in my first pockets I found an opportunity to repeat the very same process which had worked so well at the outset. A wag of an uncle gave me my initial chance to get into the business of earning my first money. Placing me on one side of a tall tree on my grandfather's grounds, he made the proposition that, if I would shout loud enough to make my voice go up over the topmost branch of that tall pine and come down to him on the other side, he would

pay me a quarter. Right lustily I used my lung power to its full capacity until the conditions were declared to have been fulfilled, and my first wage was deposited deep down in the pocket of which I was so proud. Perhaps it was not the most productive kind of labor, but in earning a return on the outlay it served its purpose well.

Meum et Tuum. When once the problem of getting money is in a fair way to be solved, the distinction of "mine" and "thine" needs to be learned without delay. Under proper conditions it is acquired early in life. Let some street bully stop a tiny tot who is carrying a cent to Sunday-school and dispute possession. The value in hand may be very little and the tenure ever so brief, but the small fist tightens and forth comes the defiant assertion, "It's mine." Well were it that a no less clear conviction should be formed and persistently adhered to all through life as to the possessions of others. Let the distinction be broad enough in its application to include, not one's fellows only, but, over and above all, God.

Property Involves Personality. Power to acquire develops the sense of personality; it opens the way to increased intelligence, industry, self-reliance, reliability, breadth of interest, and sympathy with others. According as it is utilized it reacts upon men for weal or woe. Only as personality comes into relation to things do these become property. As Harvey Reeves Calkins says:[1]

[1] *The Elements of Stewardship*, 7.

"In the upper region of the Amazon, hundreds of miles from any human habitation, travelers have found vast stretches of food-grains growing wild. Valuable? Most surely. Property? Not yet. I do not know how old this plant is. Ever since the earth's surface hardened into form, there has been gold in the western ridges of Pike's Peak. Pure gold? As pure as ever was fashioned into a king's goblet. Property? Not until 1890. Nobody knew that it was there. . . .

"There has been but one nation whose conception of property, of 'owning' things, was based on the doctrines of a personal God, and that nation was Israel. Of all the other nations of which we have knowledge—the Egyptians, the Assyrians, the Babylonians, the Greeks, the Arabians, the Romans—their underlying thought of property and their laws relating to property were based on the conception of impersonality in the divine being. For paganism is just that: thinking of deity in terms of impersonality.

"Whence did we receive our accepted standards of property relationships? From the common law? Certainly. But our 'common law,' where does it come from? From the common law of England, except in Louisiana, where the Napoleonic code, known as the civil law, still is standard. But, whether the 'common law' or the 'civil law,' where does it come from? From the jurisprudence of the Roman empire. Yes, and where does that come from? From the Stoic philosophy of the Roman lawyer. When Cicero stood up in a Roman court and pleaded for 'the law,' he never dreamed of 'the Law of the Lord.' The Roman philosophy of life, crystallized in Roman law and through that law standardized in Christian civilization, was not builded on 'the law of the Lord'; it was based on the law of nature.

"Do you not recognize at once where we are? The average man,—and that takes in all of us,—unless he has met the issue squarely and jarred himself loose from inherited traditions, remains caught in a pagan conception of property. His Christian instinct is entangled with the honest belief that he 'owns' what he has been given only to possess. There is no intelligent recognition of stewardship. How can there be? His whole history and the entire combination of life forces that have made

him what he is, compel him to believe—what he sincerely does believe—that he is the owner of his property."

The Master of Production. Jesus laid down the law of increase in his classic story of the talents (Matt. 25. 14). Each one to whom goods are committed is under obligation to trade therewith himself, or put the equivalent thereof in money with "the bankers," so that, being kept in circulation, it shall be productive.

The foolish virgins, likewise, are condemned for not going "to them that sell" and buying oil (Matt. 25. 9).

The man in search of hidden treasure sells out everything and buys the field where it is located (Matt. 13. 44).

The farmer, when he has followed his plow along the furrows and scattered the seed, finds sun and shower conspiring with the soil to bring back thirty or sixty or even an hundred fold when harvest-time rolls around—so bountiful is the good God who gives the increase (Mark 4. 26).

The merchantman is represented as diligently hunting for pearls; and when his quest succeeds, he parts with all else that he may acquire the pearl of great price (Matt. 13. 45).

A householder is planting a vineyard, and setting a hedge about it, and digging a wine-press, and building a tower, and letting it out to husbandmen (Matt. 21. 33).

Another is hunting the labor market for men to hire,

and paying wages according to the usual law of supply and demand (Matt. 20. 1-16).

The Master himself requisitions an ass and its colt by the highway, on the ground that he "hath need of them" (Matt. 21. 1-3).

So, through eyes that nothing escapes, he makes us see the fisherman casting the drag-net into the sea and gathering in an abundant haul (Matt. 13. 47, 48).

To the Master the kingdom of God is in the very midst of a world bustling with all sorts of ceaseless activities, where men are buying and selling and getting gain. It is no part of his plan to segregate his followers in isolation camps or cloistered cells. Rather would he have them carry the cross along the thronged thoroughfares and into the very midst of the marts of trade and away to the far horizons,

"Where the strange roads go down."

In barter and trade and in all the bustle of a work-a-day world, Christians are to interpret the law of love in service and sacrifice. Jesus puts no premium upon indolence, but ever upon industry. Righteousness brings its reward, now as ever, in assets that are negotiable on earth. "He that tilleth his land shall have plenty of bread" (Prov. 12. 11). "He that gathereth by labor shall have increase" (Prov. 13. 11). "In the house of the righteous is much treasure; but in the revenues of the wicked is trouble" (Prov. 15. 6).

According as a man acquires possessions for the

sake of administering them in the service of God and his fellow men or only for his own benefit, he becomes a benefactor or else an exactor.

POINTS FOR DISCUSSION

II. Acquiring

Aim: *To show that, in the acquiring of money, the dominating purpose will make a man in the process either a benefactor or an exactor.*

Questions Suggested by the Chapter

How has the war made clearer the distinction between possession and ownership, as concerns the state?

How does the distinction apply in relation to God?

What parties contribute the value of property?

What the respective contribution of each partner?

How estimate the proportions of their investments, severally?

What difference is there between what is earned and what is received from others?

Recalling the experience of getting my first money, what does it suggest for the benefit of others?

What part has personality in property?

How can I best fulfil to society the partnership involved in my possessions?

How fulfil it to God?

What does Jesus teach as to acquiring?

Problems from Life

I. A merchant, talking with his pastor about giving proportionately, said: "When I was a poor boy earning only a few dollars a week, I gave a tithe to the Lord; when I got a fairly good salary, I still gave my tenth to the Lord; after I became comfortably well off, I continued to give my tenth; even after I became a comparatively wealthy man, I still gave my tenth;

but of late years my business has increased so that I can no longer afford to give a tenth of my profits, for I need more capital."

His pastor replied: "My dear friend, when did that great business which you are conducting become your business; when did it cease to be God's business; when did you cease to be God's steward, conducting and administering the business for him?"

Why should one not draw upon his present giving portion, if by thus increasing his capital he may make more money to give in the future?

II. Elder Yuan, of China, and his wife had five daughters, when at length in answer to their prayer they were given a son, whom they named Tien Si, "Heaven's Gift." Their gratitude was expressed in more zealous service for Christ and in yet more generous giving. At their own expense they opened Christian schools and helped worthy pupils through village school, high school, college, and theological seminary. They were as ministering angels to the poor. Once, when some of their neighbors were in specially deep straits, the elder, not having ready money available, had a pig hauled away squealing to the market to be sold, and the need was relieved. When the war broke out, he opened a new line of business, including the manufacture of aniline dyes, which he called "The United with Heaven Business." It was to be conducted in partnership with the Lord, and the following principles were laid down as the basis:

1. One tenth of all the profits to be devoted to extending the kingdom of God;
2. The whole of Elder Yuan's share to be thus devoted;
3. No drinking or gambling to be permitted on the premises;
4. A Gospel Meeting to be held every evening;
5. No business to be done on the Sabbath;
6. Only earnest Christians to be employed.

The business prospered to such an extent as to excite the envy of the heathen round about.

Can you cite a parallel to this in American business life? How would you adapt the basis of this Chinaman's business to Western conditions?

III

SPENDING

"Use me or lose me."

Wherefore do ye spend money for that which is not bread? and your labor for that which satisfieth not (Isa. 55. 2)?

If any provideth not for his own, and specially his own household, he hath denied the faith, and is worse than an unbeliever (I Tim. 5. 8).

His disciples were gone away into the city to buy food (John 4. 8).

III

SPENDING

The true steward will look upon the outlay of his whole life as a trust, to be administered for God and for the good of men. This will include not merely his money, but, likewise, his time and strength, his talent and influence, his experience and all that goes to make up personality. He will expend all for his Lord and under his personal direction.

Budgeting Time. He will do well to make up a time budget; for "time is money." Unlike money, however, it cannot be saved; it can only be spent, and, if not spent wisely and well, it is wasted. There is no way of storing it; once gone, it never returns. Hence, it is necessary to take it as it is passing and put it to the very best uses. Odd moments may be utilized to the greatest advantage if by foresight provision is made to prevent them from going to waste. The knitting-needle, which nowadays flashes before our eyes on every side, affords a ubiquitous object-lesson of the stewardship of time. One of the lessons it teaches is the necessity of having a worth-while incentive in order to spend time to good account. It is in their ability to gather up and use to advantage

the fragments of time that some men outdistance others in the race of life. Thus David Livingstone, with a Latin book before him as he worked his weaver's loom, enriched his mind while employing his hands. By making a time budget, not only will waste be avoided but distribution will be more wisely made. Not all of one's waking hours are to be spent in work. Ample time should be set aside for relaxation and some for self-improvement, while not a little should be devoted to service for others through the church and the community. Without applying some sort of measuring-rod true proportion may not be preserved. The portion of time required for earning a living will necessarily depend upon one's capacities, opportunities, and obligation; but under normal conditions the hours devoted to this purpose should not absorb all of one's working energy. There should be a liberal allowance made for recreation and reading as well as for rest and sleep and not a little be devoted to the family, both at meals and elsewhere. Have you for a single day or, better still, for a series of days kept a record of how your time is spent? Have you, then, deliberately determined a standard and set about adjusting your time to it? If not, try it. Health depends upon exercising this stewardship faithfully. Prodigality of physical energy, especially in early life, may entail debts which will inevitably be collected in doctor's bills and premature debility or death. But, far more than this, failure to spend one's time as God's steward should use it entails forfeiture of much of

the zest and joy which life has in store for those who are faithful to this trust.

While much of life cannot possibly be converted into money, yet money may exercise almost magical power—and that both objectively and subjectively—in the process of spending it. Through it personality may be projected to remote regions and down through years to come. No wonder that men become fascinated with the lure of the power thus put within their reach, so that in not a few cases they are caught in the cogs of the machinery of money-making and are themselves maimed, if not ruined, thereby.

Money's Magic Power. It is said that you must live with people before you really come to know them. Perhaps it is an even surer test to have money dealings with them. The pocket-book is like a sensitive nerve; touch it and you will soon discover whether its owner is unselfish or otherwise. Cash is an acid test of character. The objects to which a man applies his power not only largely determine the output of his money to obtain it but likewise reflect the true inwardness of the man. Love of family and friends is a powerful motive, but, if this inner circle is allowed to become the limit of man's interests to the exclusion of the claims of the wider world, it circumscribes his own development. A man cannot become larger than the mold in which he is being made. He who would make his environment while his environment is making him must attend well to how he handles his money, especially in

the spending of it. For in the disposing of money no less than in the making of it is the real man revealed. All unconsciously, it may be, his motives, his tastes, his affections, his aims, become objective in his money. As Dr. Theodore L. Cuyler used to say, "What a young man earns in the day goes into his pocket; but what he spends in the evening goes into his character." The spender, then, may discover what manner of man he is by seeing for what his money is spent.

A Means of Molding Character. In view of the possibilities which the spending of money involves in the way of reflex effect upon character, attention should be given from earliest childhood to directing the process aright. The spending of money is the essential prelude to earning it. Only as its purchasing power is discovered is there afforded that incentive which is necessary to meet the cost of getting it. Too often a child's spending begins in purchasing self-indulgences. Candy stores in the vicinity of a school are in many instances almost wholly supported by the cents and nickels of children. An investigation in a poor neighborhood in Chicago shows that many of the children spend from a dime to a quarter of a dollar a week for sweets. A child needs first of all to be trained to spend properly. The lesson may need to be learned in some cases by first spending to poor advantage, rather than by having free choice interfered with overmuch.[1]

[1] E. A. Kirkpatrick, *The Use of Money: How to Save and Spend.*

Using Money. Once one has money, he must forthwith face the responsibility it brings—the responsibility of rightly using it. Coming in a continuous series, it establishes a process which forms habit and powerfully affects character. That indeed is a principal part of the purpose of money, seeing that it is not only an instrument with which its possessor may work but one by which he is himself fashioned. The possessor of money must be constantly making decisions as to the uses to which he will put it.

Money is not all meant to be spent; some of it should be saved; much of it should be given for the service of God and our fellow men. How much of it should be saved and how much of it should be set apart for giving must necessarily depend upon how much is really required for the expenses of living. This will vary according to climatic, racial, economic, and other conditions. In the very same locality it will vary according to social position and training. Even in two cases where the income is the same the obligations may be quite different. One couple is childless, while another next door has seven children. The next two families number the same, but in one of the homes there is a sickly cripple who has been dependent all his life long, entailing heavy doctor's bills, while in the other there is abounding health with never a need of medical services. Even though things are all fairly equal, there may yet be wide variation in determining the amount needed for living, because of varying capacity for management in buying and conserving

supplies, because of previous experience or inexperience, because of knowledge or ignorance of food values and of cooking, because of difference of requirements as to household service and the possibility of securing needed help.

Lord Bacon says: "Riches are for spending, and spending for honor and good actions; therefore extraordinary expense must be limited by the worth of the occasion; for voluntary undoing may be as well for a man's country as for the kingdom of heaven; but ordinary expense ought to be limited by a man's estate, and governed with such regard as it be within his compass; and not subject to deceit and abuse of servants; and ordered to the best show, that the bills may be less than the estimation abroad."

Giving and Saving Regulate Spending. The amount available for living expenses will depend, likewise, upon whether or not a definite portion is religiously set aside to be administered in giving, expecting no return; also upon what is being saved, by compulsory payments or otherwise. Here, for instance, are two brothers each receiving $4,000 a year and similarly situated in other respects. One, with the best of intentions as to giving what he can spare, scales his living expenses with reference to his entire income, and at the end of the year finds it practically all expended. The other determines to dedicate one eighth of his income to be given away, and by careful economy finds that he has been able to save more out of four fifths of his salary than his brother saves out

of the whole. His whole plan of expenditure proceeds upon the basis, not of $4,000 a year, but of $3,500. Thus while his Benevolence Fund is always ready to meet every legitimate claim, it pays for itself—perhaps more than pays for itself—by acting as an automatic check upon the Vanity Fund, the Hobby Fund, the Folly Fund, and those other channels through which so much money goes to waste.

The portion to be given should be fixed first of all; living expenses should then be regulated accordingly. And out of the balance savings should be laid aside and giving increased as God makes it possible.

"The first expenditure of all should be that which sanctifies the rest—that which is not for self or flesh or earth or time, but for the Lord, for gratitude, for the training of the soul, for store in heaven. Our own morsel will be sweeter and more wholesome, too, when the due acknowledgment has been first laid with a bountiful hand and a thankful heart on the altar of the Savior. 'Ye shall eat neither bread, nor parched corn, nor green ears, until the selfsame day that ye have brought an offering unto your God' (Lev. 23. 14). This was the spirit of the first-fruits—a spirit of noble preference for the honor of God over selfish care." [1]

While the portion to be given away and that to be saved are to be treated in later chapters, the part to be used for one's own living expenses now calls for the most careful and conscientious consideration. In many

[1] William Arthur, *The Duty of Giving Away.*

cases this will be the larger part of the income and perhaps the more difficult to handle. For, sometimes it is assumed that, when once a portion has been set apart for unselfish purposes, one can do with the rest as he wills. For Christ's man, such will not be the case. With him the test question will be not how much of his money must he give to God, but how little need he use for his own expenses and how much can he give for the sake of others.

Controlling Principles. The Christian will regulate his expenditure by the principles which his Master taught and himself followed. There is no suggestion of asceticism in all the record of his life on earth. In the thirty years of preparation, when working at his trade, he no doubt spent as well as earned. He must have been accustomed to handle money in the ordinary course of his daily transactions with others throughout that period. But when he laid down his carpenter's tools and gave up his means of livelihood, to engage in his public ministry, he adopted a mode of life which in the very nature of it involved dependence and poverty. Those who followed him likewise deliberately left behind the fishing-net and the counting-room. For them as for himself the principle applied was this, that "the laborer is worthy of his food" (Matt. 10. 10). As Paul afterward put it, "What soldier ever serveth at his own charges? Who planteth a vineyard, and eateth not the fruit thereof? . . . If we sowed unto you spiritual things, is it a great matter if we shall reap your carnal things (1 Cor. 9.

7-11)?" The directions given to the Twelve (Matt. 10), as well as those to the Seventy (Luke 10), were intended, not for all disciples but for those who were giving full-time service, which prevented them from providing their own support.

To apply to all Christians what was specifically designed for a special class who should be devoted wholly to a religious ministry, a class comparatively limited in number, cannot but lead to confusion. Had there not been those who earned and spent, who built houses and furnished them, there would have been none "worthy" to receive our Lord or his messengers, in the villages and cities to which they came.

No, Jesus knew—and he knew that the Father likewise knew—that we "have need of these things" (Luke 12. 30). He expects us to have money and to spend it. Yes, more, the Lord leads us to expect that the Father himself will add "these things," if we will but meet the one condition of putting them always in their right relation to the Kingdom. All of our spending is to be on the basis of "*first his kingdom*" (Matt. 6. 33). Given that, there can never be any room for worry. "He that spared not his own Son, but delivered him up for us all, how shall he not also with him freely give us all things (Rom. 8. 32)?" He "giveth us richly all things to enjoy" (1 Tim. 6. 17). He who so royally clothes the lilies of the field and so constantly feeds the ravens on the wing will not let his children want for any good thing. "No good thing will he withhold from them that walk uprightly"

(Psa. 84. 11). Therefore, "in nothing be anxious" (Phil. 4. 6). No one ever passed through this world so utterly care-free as our Lord, who used it as not abusing it. What he instructed his messengers to do he did himself—entered the house where the latch-string was out and in that same house remained, eating and drinking such things as they gave (Luke 10. 7). He does not intend that any steward of his should be stinted. The Chief Partner provides, as a charge upon his estate, *for whatever the steward may need in order to be at his best to do the best service for the Kingdom.* Ample latitude is allowed. No hard and fast lines are laid down. God's stewards are allowed large liberty to use their own sound sense in determining what is requisite, providing only and always that they "seek first his kingdom" and be ready at any time for an accounting.

Simple Life the Best. There is no place, however, for extravagance or waste in God's household. "Having food and covering" (1 Tim. 6. 8), we are to be therewith content. These are broad terms, and to be taken in no narrow sense. Food includes all that is needed to sustain life at its maximum efficiency—not merely meat for the body, but also food for thought, and that beauty upon which the eye is so wonderfully adapted to feast. Under the category of "covering" comes not only the coat on one's back but the roof over his head, together with whatever of convenience and of comfort may be required for the highest standard of health and working capacity. We have no rail-

ing accusation to bring against making one's home comfortable and beautiful, dressing well, or having abundance of good nourishing food on the table, paying whatever is necessary to promote health or secure needed recreation. But it is quite a different matter when a church officer admits that he smokes on an average ten cigars a day, amounting in a year to more than $350 for this single self-indulgence. Where there is such callousness to others' needs, "to him it is sin."

For What to Spend and How. The faithful steward will regulate his spending in the light of the foregoing principles. To do so, he will, at the outset, take into account what are the various objects of legitimate expenditure. In the main they are these:

1. Living necessities for oneself and those dependent upon him—food, raiment, shelter, and the like.
2. Means of higher development—education, music, and kindred interests.
3. Care and repair of body and mind—recreative, medical, and other upbuilding agencies and the like.
4. Government and public utilities—institutions which minister to the welfare of the community, state, and nation.
5. Maintenance of business, profession, or other means of livelihood.

The order here indicated is not necessarily the order of relative importance. Indeed, most of these obligations are concurrent. They should be viewed in their entirety, so as to regulate what is expended for them

with due sense of proportion in relation to one another.

The steward is required to be a good spender. Among the principles to guide in spending, are these:

1. Never spend what you have not got.
2. Never buy what you do not need.
3. The best is the cheapest, if really needed.
4. Do not seek to get something for nothing or more than fair value.

"When we have asked the Lord to take, and continually trust him to keep, our money," says Frances Ridley Havergal, "shopping becomes a different thing. We look up to him for guidance to lay out his money prudently and rightly, and as he would lay it out. It may become impossible any longer to patronize the 'bargain counter.' For our Lord is the Lord of labor, even as he is the Lord of the treasury, and he will not be party to the sweat-shop. He insists upon a living wage for the lowliest laborer."

While one should make sure to get full value for his outlay, nevertheless it is quite necessary to discriminate. Some sorts of "economy" may in fact be only wasting. It is possible to be altogether too sparing in spending. "Wherefore do ye spend money for that which is not bread? and your labor for that which satisfieth not (Isa. 55. 2)?" A Scotch friend tells of a lad who, on going up for the first time from his highland village to London, sat down on a chair in Hyde Park. Before long a "Bobbie" appeared and demanded a "tuppence."

"And what should I pay a tuppence for?" indignantly responded the Scotch lad.

"For sittin' on the chair," answered the officer.

"And how long can I sit here, if I pay a tuppence?"

"Oh, as long as you like."

"And, to be sure, I sat there all the rest of the day," triumphantly announced Sandy, when he got back to his native heath once more.

"To lose money ill," says Ruskin, "is indeed often a crime, but to get it ill is a worse one, and to spend it ill is worst of all." When a man spends as God's steward, he must ascertain his Master's mind. Not what the steward wishes but what the Owner directs will determine every detail.

Motive Determines. Luxury, whether it cost much or little, is whatever "does not best serve man's essential need in the pursuit of his highest development in respect of himself and his fellow men," and, of course, that is not allowable under any circumstances for the Christian.

Money spent upon oneself, however, is not necessarily spent selfishly. If spent in order to enlarge one's power to serve and enrich the life so as to make it more effective, an expenditure may be fully justified which would be inexcusable if made merely for one's own enjoyment. The motive must be the determining factor. Even the lavish outlay of the woman who bought the precious spikenard and anointed the Master with it was emphatically approved by him, though by others condemned as wasteful. Not the price of the

thing purchased but the purpose of it determines whether it is a luxury or a wise investment.

It is possible to spend money on others in a way that both wastes the money and injures those on whom it is expended. A father, writing in an American magazine, says: "I am spending $9,000 a year in raising my three children. By the time they are grown, I figure each one of them will represent an outlay of $100,000. Sometimes, I wonder whether this is not too much. Then my love for my children sweeps over me, and I think that nothing I can spend on them is too much." This man's annual income averages $30,000, and apparently the only consideration which enters in to limit what he spends upon his children is that of other demands upon him for expenditure; giving for the sake of others, outside his own family, does not appear to enter into his account at all. If it did, it might save him from doing injury to his children by indulgence. That father is far wiser who, although having an ample income, insists that, for the sake of the effect it is sure to have upon their own development, his boys shall help work their own way through college.

Degrees of Expenditure. Within each main item of expenditure there are wide latitudes for exercising one's judgment between the extremes of necessity and luxury, with conveniences and comforts lying midway between. It may be worth while to define these degrees in turn.[1]

[1] Robert Irwin MacBride, *Luxury a Social Standard.*

A *Necessity* is something indispensable to well-being.

A *Convenience* is something that, though not essential, makes living easier.

A *Comfort* is something that brings satisfaction without extraordinary expense.

A *Luxury* is something that affords self-gratification in an unusual and costly manner.

Concretely: food is a necessity; tables, chairs, and crockery are conveniences; table linens are comforts; Limoges chinaware, cut glass, and sterling silver are luxuries. Definitions, however, cannot be more than relative, for the standards themselves necessarily vary according to local conditions. What would be luxury for one may be necessity for another. Place may make all the difference between luxury and needs. An Aleutian islander without a copper may find sealskin the cheapest clothing possible, being the most available as well as the most suitable. But if he were to migrate to New York City, he might realize for a single sealskin enough to live on for a year or more upon his native island.

Standards of luxury vary, too, in different social classes according as income may be sufficient or insufficient for maintaining the working efficiency of a family. As income increases, expenditure increases along the lines of greatest desires. When income becomes more than sufficient for physical necessities, then come comforts and after that luxuries. The conception of the standard of living involves, also, some

consideration of the efforts and sacrifices people are prepared to make to attain it—of their ideals and character and of the relative strength of the different motives which usually determine their conduct. Social convention often affects one's estimate of luxury. Consider the cases of different individuals whose interests call them to go a mile:

A—, whose time is ample and his labor cheap, prefers to walk.
B—, having less time and more profitable labor, takes a trolley.
C—, being in great demand, hires a taxicab.
D—, hard pressed for time, keeps his own automobile and goes in it.

A— might find even the trolley a luxury.
B— would not regard the taxicab as at all necessary.
C— prefers the public taxicab to keeping a machine of his own.
D— uses his limousine as a matter of course.

It might be waste for D to hire a public taxicab, for C to ride in the trolley-car, or for B to expend his time and strength in walking. Here are four standards: A, the very poor; B, the poor; C, the well-to-do; D, the rich. Each of these might in turn be subdivided. For none of them does God lay down any rigid rule of spending, but this broad principle for all: "Seek ye first his kingdom and his righteousness, and all these things shall be added unto you" (Matt. 6. 33).

It is the glory of Christ that he takes the very thing that is so often bound up with self-interest—"the mammon of unrighteousness"—and he uses it as a means of righteousness, for making men like God. Money, the cause of so much sin and sorrow, becomes a means of grace to him who learns to use it for God's glory. According as a man spends it in self-indulgence or as a steward of Christ he becomes a provider or a prodigal.

POINTS FOR DISCUSSION

III. Spending

Aim: *To show that, in the outlay of life as represented by money and all else that it involves, a man becomes a provider or a prodigal according as he is or is not a faithful steward.*

Questions Suggested by the Chapter

In planning the outlay of life, what besides money is to be reckoned?

What advantage in budgeting time?

How do the objects on which money is spent reveal the true inwardness of the spender?

For what did I spend my first money? How did it affect me?

What place should spending have in child-training?

What uses of money are there, other than for living, which should regulate the entire expenditure?

Should personal expenses increase in proportion to increase of income?

What principles did Jesus lay down to guide outlay?

What are legitimate objects for which to spend?

Under what circumstances is debt justifiable?

What should be the dominating motive in spending?
Distinguish between necessities and luxuries.
Has a Christian a right ever to indulge in luxury?

Problems from Life

I. In the Blue Book of an establishment on Fifth Avenue are listed: for children—a gold spoon for $45, a rattle for $50, cup for $230, porringer $350, breakfast set $1,800; for women—shoe buttoner $138, combination cigaret and vanity case $575, card-case $725, shopping-bag $800, cologne bottle $1,150, diamond bracelets $14,500 and upward, pearl necklaces $30,000 up to $350,000; for men—cane $75, cigar holder $90, cigar case $260, cigaret case $500.

A well-known grocery on the same avenue lists cigars $365 a hundred or five dollars for a single one. Across the way from that cigar-counter might have been seen crowds of the city's poor standing in line in winter, waiting to get cast-off clothing to cover their nakedness. According to statements published by the Russell Sage Foundation, there are 10,000,000 people—one tenth of the population in the United States—living in poverty, of whom 4,000,000 are public charges.[1]

What is wrong with a society which presents such a contrast?

II. A minister in the Northwest, on a salary of $800, conscientiously giving a definite proportion, being anxious to improve the church music, opened a subscription by pledging $50. The Ladies' Aid Committee, having the fund in hand, after consultation had one of the members suggest as tactfully as possible that his $50 be applied, instead, to employing much-needed household help, so as to save his wife from a physical breakdown.

What would you have done, if in the minister's place? What would you have said, if sent to him by the Ladies' Aid Society? Under what item in the personal budget would you have entered the $50, if used for household help? What is the real remedy for such a situation?

[1] Robert Irwin MacBride, *Luxury as a Social Standard.*

IV

SAVING

"I will place no value on anything I have or may possess, except in relation to the kingdom of Christ."

There is a grievous evil which I have seen under the sun, namely riches kept by the owner thereof to his hurt; and those riches perish by evil adventure; and if he has begotten a son, there is nothing in his hand. . . . And what profit hath he, that he laboreth for the wind? (Eccl. 5. 13-16).

I will pull down my barns and build greater, and there I will bestow all my grain and my goods. . . . He layeth up treasure for himself (Luke 12. 18, 21).

He heapeth up riches and knoweth not who shall gather them (Ps. 39. 6).

He earneth wages to put it into a bag with holes (Hag. 1. 6).

Gather up the broken pieces which remain over, that nothing be lost (John 6. 12).

Lay not up for yourselves treasures upon the earth, where moth and rust do corrupt and where thieves break through and steal; but lay up for yourselves treasures in heaven (Matt. 6. 19, 20).

IV

SAVING

A Nation Learning Economy. It is an impressive spectacle to see a whole nation which had become wantonly wasteful going to school to learn to save. Within the very first year after entering into war the people of the United States of America had made amazing progress in economy. Where ordinarily they had been accustomed to save from five to six billion dollars annually, that amount speedily trebled. Savings banks, postal savings, and building loan associations all have shown steadily increasing deposits. Habits of thrift are being confirmed and extended more and more widely. Not only in money, but in all sorts of food-stuffs and fuel and clothing and raw material is the effect of saving seen. The wastage of saw-mills—what has hitherto been cast aside or carried off at the expense of the mill—in saw-dust or shavings or remnants of wood is now being converted into grain alcohol, dyes, tannin, turpentine, resin, and other valuable products. Wood ashes is turned into soap—as it once was in nearly every home—and it is utilized as a substitute for potash. Even silk hose, neckties, and dress braids, it is found, can be made of wood.

In other nations, likewise, the call to save is being heard and heeded. In Great Britain provision is made for collecting and using nearly everything which was formerly cast out as household waste, such as rags, waste paper, old metal, broken glass, old cans, and all sorts of kitchen refuse. It is all sorted and sent to centers where it can be made to replace something that otherwise would have to be brought in ships. Many experiments have been made. Oil for engines has been extracted from bad fish and meat, food for poultry and pigs from other kinds of refuse, potash from stalks of vegetables. Old tin cans from Nottingham are now yielding 400 tons of iron a year, which is converted into a low class steel for war purposes. One of the triumphs of economy has been achieved in the extraction and use of the oil with which leather is dressed.

Thus the call to conserve resources, avoid all luxuries, and cut down to the utmost even on necessities has been heard and heeded on all sides.

One who resigned a bank presidency, giving up a salary of $50,000 a year in order to give his services entirely to his country without pay, has acquired the right to say to his fellow Americans: "This is a time when we must cut expenses to the bone. Young men who spend money for flowers, candy, theaters, and other luxuries for their best girls; people who give rich dinners and decorate their homes lavishly for entertainments; all who buy things to-day that they can do without, are allies of the Kaiser." For, surely,

if the soldier at the front is required to lay aside all unnecessary impedimenta, it is but fair that those who remain at home should, likewise, unload all that is not really requisite.

Stopping Leaks, Yet Opening Others. Is it not strange, then, that while a nation thus sets itself to stop leakage at some points, it permits much of the salvage from this source to seep away uselessly at other points? While insisting on wheatless and meatless meals, why raise extra funds to melt away in "smoke"? Internal Revenue Department returns show that the number of cigars consumed in the United States within a period of twelve months increased by about a billion, reaching the enormous total of 9,216,901,113, being an average of 90 for every inhabitant, man, woman, and child. The number of cigarets consumed within the same year increased more than forty per cent., totaling 30,529,193,338. Even were there no physical injury involved, can the expenditure annually of a billion dollars for tobacco, with no benefit to show for it, be regarded as other than wanton waste? The indictment against the nation on account of the drink traffic is still more serious, both because the damage done is even greater and because the government profits directly from the business. While the German submarines sunk 8,000,000 bushels of grain, the American brewers sunk 68,000,000 bushels, besides 64,000,000 pounds of sugar, in manufacturing beer. While householders were unable to get coal at any price and ordinary business was suspended for

want of heat, the breweries used 3,000,000 tons of coal to run their plants and 3,000,000 more for transporting their product. They absorbed the labor of 65,000 men, who were needed in ship-building and other industries essential to winning the war. The annual drink bill of the country the year before the war was $2,400,000,000, which was enough to take up the First Liberty Loan and pay the whole cost of the Panama Canal in addition.

For the most part, the American people, in the United States as well as in Canada, have responded nobly to the call to save. Of the readers of a popular periodical, residents in every section, to whom was put the question early in the war whether the people in their neighborhood were economizing, 385 answered "Yes," while only 80 answered "No." To the question whether the Second Liberty Loan issue had been willingly taken by the smaller investors and wage-earners, 399 answered "Yes," only 67 "No." To the question whether the burden of increased taxation is willingly borne or whether a larger part of the war burden should be put upon posterity, only 58 would shift any of the load, while 398 approved of the present provision. The Secretary of the Treasury declares, however, that "the American people are not sufficiently aroused even yet to the necessity of economy and saving. What is of superlative importance is that our people shall be impressed with the necessity of economizing in the consumption of articles of clothing, food, and fuel, and of everything which

constitutes a drain upon the available supplies, materials, and resources of the country. To waste anything now is little short of criminal."

The inevitable result of nation-wide saving is seen in unprecedented accumulation of money, in spite of the greatly increased cost of living. Not only have hundreds of millions of dollars been turned into philanthropic war funds and billions have been invested in the safest of savings through the Victory and Liberty Loans, but at the same time, out of the same reservoir, contributions through church channels have continued to come in greater volume than before. If the cause be sought, probably, it is not that so much more money is being made but that so much is being saved.

Peace Has Claims. What is gained through sheer stress of war should be conserved permanently in times of peace. Are not the ever-present needs involved in the greater war with ignorance and poverty and crime quite as real and pressing as those we are facing, for the time being, by reason of our struggle with the Central Powers of Europe? Improvidence is the prolific parent of poverty. Wastefulness is always weakness. Economy and thrift are allies of the larger life. The simple life should be our normal state. Having learned to save, we must not go back to wasting in selfish indulgence, when the need for war funds has passed. If, when that time comes, the present rising tide of liberality which has been made possible by saving is not turned largely into church channels for the

purposes of the kingdom of God, it will flow back again in an overwhelming flood of self-indulgence. What was done to protect the city of Galveston against a recurrence of the disaster of a tidal wave, Christian statesmanship is called upon now to do for all Christendom. A sea-wall must be built to hold in check the waves of materialism. Stewardship is the effective measure which will serve the purpose of the present momentous hour. Men must be taught to save, not for themselves but for ministering in behalf of the kingdom of God in a world of appalling need and of challenging opportunity. The world's wealth must be developed and stored, that it may be utilized for carrying out the program of Christ in the redemption of all life.

Start with Childhood. To this end, the process of saving should start in earliest childhood. As soon as one commences to receive or earn, he should begin to save. Fortunate is the child who learns the cost as well as the use of money. Along with the sense of possession should be developed the instinct of providence together with that of generosity. The first quarter of a dollar which I earned—by shouting over the top of a tree—after being stowed away in the capacious pocket of my first pair of trousers, would probably have soon disappeared with nothing to remember it by, save an aching void somewhere, had my benevolent uncle not filled the rôle of a wise big brother. To the quarter which he paid me he added the sagacious advice—indeed, the condition—that I

put it in the bank. Not every boy could open a bank account with twenty five cents, but I was fortunate enough to have another relative who was cashier of a bank in my home town. So, on returning to my home, I lost no time in making my way to the bank, where I laid the shining silver on the counter and forthwith rose to the dignity of a depositor. I had become a capitalist, and the sense of importance which my bank-book brought was worth many times the amount credited to my account. Even if the annual interest on my first saving was only one cent—since "Uncle Sam" had failed to provide a coin small enough to cover the additional fraction—I look back now on that fund as to the day of small things which the Scriptures explicitly warn us not to despise.

Begin Early to Save. The time to begin to save is in youth, because expenses are less then than later in life. The earlier savings are put into life insurance, too, the lower the rate. The same $1,000 policy which, taken at 18 years of age, cost $15 a year, will cost 50 per cent. more if not taken until the age of 35, while at 45 it will cost 100 per cent. more. There will be more time for interest to accrue on savings if invested in youth. Each $100 invested at 4 per cent. when 20 years of age, will have earned $480.10 by the time sixty years is reached; if invested ten years later, it will have earned $324.34; if twenty years later, $219.11. If the average young worker will save 10 per cent. of what he earns from the time he begins until fifty years of age, and will put it in a savings

bank, by that time his savings will be earning more than he can himself earn from that point on.

Most important of all, youth is the time to earn, because it is the time for forming habit, the time when companions are chosen, when good impulses are strongest, when ideals are highest. It is the mating time, too, and the time to begin getting a nest is the time to lay by the nest-egg.

It was a wise provision of the Jewish race, that each lad must learn a trade, whether he were rich or poor. For though wealth may prove to be a bar—as in the case of the rich young ruler—to shut one out of the kingdom of heaven, yet thrift involves no such peril; rather is it a source of independence and helpfulness.[1]

Benefits of Saving. Undoubtedly saving of the right sort is of great bentfit in many ways. It obviates waste, it conserves forces, it prepares for meeting the inevitable demands of the future; but, more important than conserving any amount of material resources, is the effect produced upon the character of those who save, provided the motive and the method of saving is right.

If parents accumulate riches to bequeath to their families, they wrong their heirs by depriving them of the very development of character which comes through earning and caring for and using their possessions. Accumulated riches not uncommonly prove a

[1] Adapted from Jeremiah W. Jenks' *Significance of the Teachings of Jesus.*

curse, as was the case with the manna of old, breeding corruption, if kept.

Ways of Saving. There are safer and better ways nowadays than the broken china cup on the cotter's mantle or the old stocking or the mattress or the bureau drawer. The bank, with its incentive of the Christmas saving fund, the federal post-office savings department, the savings department in connection with the public schools, the war savings stamps and Victory and Liberty Loans of the federal governments—all these help to extend habits of saving among the masses. Thrift departments in Young Men's and Young Women's Christian Associations serve a useful purpose; whole communities are being systematically trained to save through agencies such as these. Life insurance of the right sort is one of the very best ways of laying by for the morrow. Building loan associations make it possible for many a family of limited means to secure their own homes within a series of years. The compulsory payments thus made necessary serve as an automatic check on unnecessary expenditure. The reserve thus accumulated affords a sound basis for domestic comfort and happiness.

Some saving is losing; it is putting money into a bag with holes. Unwise investing often suddenly sweeps away what has been accumulated, it may be laboriously, through long years. It is estimated that seventy-five per cent. of monies received from life insurance policies is dissipated within five years. The desire to secure large and quick returns is accountable

for the losing of much money through speculative investment. Certainly those who cannot afford to write it off to "profit and loss" should never put their money in any other than safe securities, approved by those qualified to advise. Of business undertakings it is said that eighty-five per cent. fail, and that by reason of defects of character in those who conduct them.

Objects to Save For. Among legitimate objects for which to save, are these: provision for further self-improvement; for marriage; for securing a home of one's own and for enlarging or repairing it; providing for "a rainy day," against possible sickness or other extraordinary need, or for old age; for capital to start, carry on, or enlarge one's business; above all, for giving to relieve the wants of others, benefit the world, and extend the kingdom of righteousness and peace and joy through all the earth.

No Premium upon Improvidence. Our Lord puts no premium upon improvidence. All through his teaching he lays down the principle of obligation to multiply and increase. In his classic story of the Talents (Matt. 25. 14-30) he shows that, no matter what the amount, unless it be increased by use, it will inevitably be forfeited. There is no place in all God's economy for the "unprofitable." Men who "trade" and "make," who "sow" and "reap," "strew" and "gather," "put out money to the exchangers" and show good profits, these receive honorable mention from our Lord. But there is absolutely no use for

those who show no result (Matt. 25. 30). The seed cast upon the earth comes back, "some a hundredfold, some sixty, some thirty" (Matt. 13. 23). The mustard seed "is less than all seeds; but when it is grown, it is greater than herbs, and becometh a tree" (Matt. 13. 32).

Jesus insists, too, on the principle of conserving the increase. He is not for squandering resources. Those who provide no oil in their vessels with their lamps, he portrays as "foolish," while the provident are commended as "wise" (Matt. 25. 8). They utterly mistake the Master's meaning who seek to show that the Christian is distrusting God when he takes out an insurance policy or makes provision for the future. When our Lord condemned the Foolish Farmer (Luke 12. 20), it was not because he proposed to pull down his barns and build greater; it was not because he intended to lay by seed for next season's planting and an ample food supply—and perhaps more besides—for his family, but because the egotist was actually planning to bestow in his new barns *all* his fruits and his goods. No wonder that for him that very day was the day of judgment. "So is he that layeth up treasure *for himself,* and is not rich toward God." With his barns bulging with big crops here, that farmer was bankrupt for the hereafter. No, he who said, "Lay not up for yourselves treasures upon earth," was careful to add, "where moth and rust consume" (Matt. 6. 19). Moths do not bother things that are being worn, nor do razors rust when in constant use. Only that con-

sumes which is hoarded, heaped up, and kept idle, not doing the purpose of Providence nor contributing to the welfare of men.

Jesus did not mean that men should "take no thought for the morrow"[1] when he insisted, that, with such a Father as we have in heaven there is not the slightest excuse for anxious worrying about the unknown to-morrow; the latter is very different from exercising prudent foresight and anticipating needs which are sure to come. Even the birds, to whom our Lord refers us as examples, teach us to be provident. Jesus clearly points out what a man's relation should be to "things" (Luke 12. 15). "A man's life consisteth not in the abundance of the things which he possesseth"; yet the "Father knows" quite well, how essential things are to earth dwellers (v. 30); men, however, must get their minds clear as to "whose" these things shall be (v. 20); and, if held and used in right relation to the kingdom of God, all things that are really needed will be "added." Hence, hoarding is the height of foolishness; all such saving is but wasting.

Possible Peril in Saving. But, necessary as it is to be provident, there is need to be ever on guard against the subtle temptation which may accompany the saving of money. To save money merely for the sake of saving it, cannot but be dwarfing in its effect. For money is not value in itself, but merely a measure

[1] The quotations in this paragraph are from the Authorized Version.

of value of that which can be obtained from its use. Unused, money is utterly useless, and indeed it may be worse than useless; it may be a positive injury. No swimmer can stay under water long and live. What holding the breath is to inhalation and exhalation in the respiratory system saving is to earning and spending in the economic system. It may be wise, indeed necessary, at times to hold one's breath, but to hold it too long is fatal. So it is with saving. To save for the sake of saving is hoarding. That process makes the miser—and misery. Saving atrophies the soul of him who saves that which should be spent or given.

Jesus warned against the "deceitfulness of riches" choking the word of truth (Mark 4. 19). He shows how hard it is for them "that trust in riches to enter the kingdom of God" (Mark 10. 24). He pronounced "woe" upon the rich: "Woe unto you that are rich! for ye have received your consolation" (Luke 6. 24). He gathered up his teaching on this subject in his interview with the Rich Young Ruler (Mark 10) and in the story of the Foolish Farmer (Luke 12).

Is Saving Doubting God's Providence? There is a danger of being so provident for oneself as to lose sight of the promise of divine providence. "To many people thrift is a virtue because it implies self-control in the present and foresight for the future. But, if Jesus had substituted a bank balance for the Father's care, his teaching would have excluded nine

out of ten wage-earners. He was against laying up treasure on earth, because he realized that all property is liable, first, to moth and rust, by which is meant the depreciation that results inevitably from postponed use; and second, to theft with violence like war. We read, too, of the farmer whose barns were full, but who did not sow his surplus corn or sell it for bread, so as to relieve the market, but pulled down his barns, which was a waste of property, in order to build greater, which was a waste of works; yet overlooked his own health. The financier was a fool, because he thought only of his assets, forgetting his liabilities, which included a mortgage on his soul due to a sleepless Creditor, who foreclosed that very night after business hours. Wealth unspent made the man a miser." [1]

Saving Which Is Robbery. There is a form of enforced saving practised by many churches at the expense of the ministers; it is by delaying payment of salary, thus compelling the pastor to carry the interest on his own back-pay. Thus the pastor is made a sort of loan office, forced to become a money-lender to his parishioners, advancing his salary without interest for longer or shorter periods. Such "saving" on the part of a Christian church is execrably un-Christian. It calls for just such sternly outspoken denunciation as James administered to the men of his own day; "Behold, the hire of the laborers . . . which is of you kept back by fraud, crieth out: and

[1] P. Whitwell Wilson, *The Christ We Forget.*

the cries of them that reaped are entered into the ears of the Lord of Sabaoth" (James 5. 4).

Is It Right to Be Rich? The question whether a Christian has a right to be rich, involves all stages of a man's relation to money—the acquiring, the saving, and the using of it; possibly, however, it is involved most in saving, for no matter how much a man makes, if it goes as quickly as it comes, he never can be rich.

To be sure, "riches" is a relative term varying according to conditions of time and place. In the United States, in 1917, there were as many as ten incomes of as much as five million dollars; nine of four million; fourteen of three million; thirty-four of two million. In Great Britain there were even more of these vast incomes—seventy-nine of as much as five million dollars and sixty-eight of four million, although further down the scale the numbers were not so large over there as on this side.

It is significant indeed, to hear one of these same American millionaires, himself connected with great corporations, express himself thus:

"We are beyond question entering on a period where the welfare of the community takes precedence over the interests of the individual, and where the liberty of the individual will be more and more circumscribed for the benefit of the community as a whole. Our only decoration—the almighty dollar—is not as highly prized as it used to be. The man of exceptional ability, of more than ordinary talent, will hereafter look for his rewards, for his honors, not in one direction, but in two: first and foremost, in some public work accomplished, and only secondarily, in wealth acquired. In my judgment, the fashion of acquiring wealth simply for the sake of possessing

it has about reached its greatest height, and the fashion of performing public service for the sake of its performance is coming into vogue. If I am right, then the problem of the man of the future is not how he can acquire a very large personal fortune, but how he can acquire a competency and at the same time fit himself to be an all-round citizen and render some worth-while public service.

"The period that is upon us offers large opportunities for individual thought, initiative, and action. It calls for original thinking, for constructive work, for clean, healthy bodies; and staunch courage will find a myriad of opportunities in the great new period upon which we are just entering and which carries so much promise for humanity.

"A reconstructive period is at hand. It is not simply local, nor is it merely national; it is international, world-wide. The mighty changes that are taking place in Europe tell us this with unmistakable voices. The man of the future must realize all this. He must be ready to adjust himself to the new conditions that are crowding upon us.

"The only justification for large wealth in the hands of the few is its use for service to society. It need not necessarily all be given away, but it must be used generously. If fairly won by work and care, its very accumulation, giving fair and honest employment to others, should be regarded as a reward for a service to society, and so be regulated by a high ideal. The Christian's wealth is held only as a trust, a means of service to others, and like all the work given us to do and the trusts given us to keep, it is a means, precarious indeed, as Jesus so unmistakably taught, but still, if wisely, humbly, thoughtfully employed, a means of character development." [1]

The Problem of Excessive Riches. Not by laying violent hands upon what men by their ability and industry have accumulated, but by applying the teachings of Jesus as to the using as well as the acquiring and conserving of property in the interest of the king-

[1] George W. Perkins, in an after-dinner speech.

dom of God on earth, shall the better day be ushered in. If men but give of their money as Jesus enjoins, the same solution of social problems will be continually resulting as was provided for by the redistribution of property in the year of jubilee, under the old Hebrew law of land tenure. Men should be enjoined to employ their powers to the full; to conserve carefully the results of their labor; but, always, with a view to putting them to the largest possible use. For, as a man safeguards saving by using continually and to the best possible advantage, he determines whether in the process he is himself becoming a fruitful conserver or a blighting miser.

POINTS FOR DISCUSSION

IV. Saving

Aim: *To show that, in the saving of money, it is the practise of stewardship which makes the difference in the outcome between a conserver and a miser.*

Questions Suggested by the Chapter

Show how the war has been teaching economy in a new way to entire nations.

How may what is saved in some ways be lost in others?

How can the lessons in saving be applied to advance the kingdom of God?

Why should we start a child saving as soon as he has money? What benefits will accrue?

What are the best ways to save?

For what objects is one justified in saving?

To what extent is laying up for the future consistent with trust in the Father's care?

What considerations should control in the bequeathing of property?

What does my experience suggest for the guidance of others?

What is Jesus' attitude toward saving?

Show whether or not it is right to be rich, and to what extent.

How shall we safeguard against the dangers involved?

Problems from Life

I. A Pennsylvania woman gives this experience:

"When fourteen years old and working for $2 a week, I began to save systematically. Half of my weekly allowance of 10 cents was devoted to the church contribution, and I determined never to spend the last cent of my own 5 except for something absolutely necessary. The old purse which held those last cents filled slowly. When my allowance was increased to 25 cents a week, any of the 12 retained for myself remaining on Saturday night went with the last one and I began each week afresh. When I had 50 cents a week, I resolved never to break my last nickel, except in an emergency, and the purse filled faster. On an allowance of $1, I bought a dime-bank, and a dime in it each pay-day gave me $5 at the end of the year to put in the savings-bank. A tin box received odd new coins, and another held small change left over when I bought something for a little less than I expected; and these two added about $5 a year more to my account. When I began to manage all my earnings myself, I made the last dollar the unit which must not be broken, and as soon as circumstances permitted I took shares in a building association and increased them from time to time. I have not grown wealthy, but on a working woman's wages, with family responsibilities and much sickness, I have laid by a comfortable sum for my old age."

In what respects can you improve on this plan?

II. In a church on the Pacific Coast one Sunday, after I had spoken, an elderly woman came up to speak to me and slipped into my hand a $100 bill which she wished to have go to a

mission school in Persia. The silk dress she wore had once been black, but now was a rusty brown. The people of the church regarded her as a pauper. Imagine my surprise, then, when, on meeting me by appointment next day, she informed me that she had $1,000 in the bank, to add to the $100 which she had handed me the day before. And a little later, when her confidence had increased, she proposed to turn over city house property valued at $10,000. She wished it all to go to the school in Persia. Then I found that the beginning of her interest dated back more than a half century to a New England Sunday-school class of which the teacher was Fidelia Fiske, founder of the Girls' School in Urumiah, Persia. Through long years of loneliness and privation, the Sunday-school scholar had saved, and now wished to apply what was in fact nearly all of her possessions, long stored up, to perpetuate the life-work of the guide, philosopher, and friend of her girlhood days. But she had stinted herself more than was wholesome. I found that she was occupying cramped, ill-furnished quarters. The dust was so thick on the chair that it was necessary to spread out a newspaper before sitting down.

What was wrong with this woman's conception of saving, and how would you have managed it differently?

V

GIVING

"Give, not from the top of your purse, but from the bottom of your heart."

Remember the words of the Lord Jesus, that he himself said, It is more blessed to give than to receive (Acts 20. 35).

God so loved . . . that he gave (John 3. 16).

God loveth a cheerful [gleeful] giver (2 Cor. 9. 7).

He that giveth, let him do it with liberality (Rom. 12. 8).

He sat down over against the treasury, and beheld how the multitude cast money into the treasury (Mark 12. 41).

He that hath pity upon the poor lendeth unto Jehovah, and his good deed will he pay him again (Prov. 19. 17).

Give, and it shall be given unto you; good measure, pressed down, shaken together, running over, shall they give into your bosom (Luke 6. 38).

V

GIVING

Giving, a Trait of God. God is the great Giver. He never buys nor sells, but he gives unceasingly. It is of the very essence of his nature to give, and the more he gives the richer he is.

"He himself giveth to all life, and breath, and all things" (Acts 17. 25). "He . . . gave you from heaven rains and fruitful seasons, filling your hearts with food and gladness" (Acts 14. 17). "It is he that giveth thee power to get wealth" (Deut. 8. 18). "God so loved the world, that he gave his only begotten son" (John 3. 16). "And he that spared not his own son, but delivered him up for us all, how shall he not also with him freely give us all things (Rom. 8. 32)?" "God . . . giveth us richly all things to enjoy" (1 Tim. 6. 17).

We have no instrument of precision sufficiently accurate to measure God's capacity for giving. The nearest approach to an analysis is in the table of cubic measure outlined in the sixteenth verse of the third chapter of the Gospel according to John:

Its *Height:* the source, the motive, of all true giving is LOVE—"For God so *loved* that he gave."

Its *Depth:* the test of all true giving is its COST—"He gave *his only begotten Son.*"

Its *Breadth:* the scope of all true giving is the WORLD—"For God so loved *the world,* that he gave his . . . Son."

Its *Length:* the end and outcome of all true giving is LIFE—"that whosoever believeth in him should . . . have *everlasting Life.*"

Here is the divine standard of all true giving. If any of the four dimensions be lacking, it is not giving like unto God's; indeed it is not true giving at all.

Not a Method of Raising Money but Men. God has no need of gifts from man; in fact it is impossible for man to give to God except only indirectly in ministering to the needs of his children. "All that is in the heavens and in the earth is thine; all things come of thee" (1 Chron. 29. 11-14). Giving is not for God's benefit but for our own. As Paul explained to the agnostics of Athens, "The God that made the world and all things therein, he, being Lord of heaven and earth, dwelleth not in sanctuaries (margin) made with hands; neither is he served by men's hands, as though he needed anything, seeing he himself giveth to all life, and breath, and all things" (Acts 17. 24, 25).

> "My father is rich in houses and lands;
> He holdeth the wealth of the world in his hands;
> Of rubies and diamonds, of silver and gold,
> His coffers are full, he hath riches untold."

Only a little while ago, prospectors in Colorado opened a pocket of solid silver valued at several million

dollars. God has many more such deposits stowed away in unsuspected vaults all over the earth. Any day he could turn into the treasuries of his Kingdom a stream of wealth which would overflow the coffers. It were easier far for God to tap these reserve funds of his and finance the church, with its entire missionary enterprise, without delay than to overcome the stinginess of those who bear his name. But God knows that the only way to make his people like himself is to develop in them his own unselfishness. With marvelous patience, therefore, he waits until we, too, learn to give. It is for this reason that he gives so important a place to stewardship, as the primary process of transforming men into his likeness. Stewardship is not a mere method of raising money, it is one of God's schools for raising men.

The Giver Transformed. In this process, giving is made an acid test of character. Of all the graces, giving is that which is "likest God within the soul." How is it possible to be truly godlike without learning to give like God, who is always giving? What better evidence could there be of genuine Christlike living than that of generous godlike giving? What wonder, then, that God has taken such infinite pains to develop in man "this grace also"? In bringing up his human family, knowing so well what is in man, the Father has provided, in the grace of giving, a divine antidote for human selfishness. Only the spirit of God can eradicate this root-sin and make to grow in human hearts the love which "buds into beneficence." This takes

time. Babies are born into the world with hands tight closed; in many cases it takes a lifetime to get them to stay open; in some cases life seems too short to learn the lesson of the open hand. Lowell declares:

> "He is dead whose hand is not open wide
> To help the need of a human brother;
> He doubles the length of his lifelong ride
> Who gives his fortunate place to another;
> And a thousand million lives are his
> Who carries the world in his sympathies—
> To give is to live."

There are two types of life: the self-centered and the Christ-centered; the former is essentially selfish and grasping, the latter self-denying and giving. A man becomes assimilated to the object he worships. And since worship is essentially the recognition of God's sovereignty and ownership of all, it is most fitting that giving should have been ordained to be an integral part of the worship of God.

The Acid Test. Hence, it is not strange that the question of man's relation to money has been made the acid test at each successive stage of the development of the people of God, from the Exodus onward. A conspicuous public example was given in the case of Achan (Josh. 7. 1-18), as Israel was about to enter on its national life. Again, on the threshold of the history of the Christian church Ananias and Sapphira stand as fearful warnings for all time to come against the sin of covetousness (Acts 5. 1-11).

In the church of to-day there is all too much of that

sickly sentimentality which harps upon "the freedom of the gospel." In every congregation there is a considerable proportion of hangers-on who sponge upon others for their religious privileges. They are religious paupers who make the church serve as their spiritual poorhouse. If they contribute at all to its support, it is only an occasional dole for the sake of keeping up appearance of respectability when the plate is passed. They are near relatives to the old deacon who declared, "Thank God, the gospel is free; I've been a church-member for forty years, and it hasn't cost me a cent." Fortunately the introduction of the Every Member Plan is compelling some of these slackers to come out of hiding.

"Again a New Commandment." A matter of such momentous consequence as the Father's plan of training his children in the grace of giving could not be left to human caprice. It has been made a required branch of study in the school of Christ. While giving is a grace and a joyous privilege, it is, likewise, a duty incumbent on every subject of the Kingdom. That were an emasculated type of Christian life which would treat obligations under the gospel as less binding than those of the law. Our Lord made it unmistakably plain that he did not come to subtract anything from the law but to fulfil it. There is a decalog of the New Testament as well as of the Old. And the New goes a degree beyond the Old at every point. The eighth command, "Thou shalt not steal" (Ex. 20. 15), becomes in the New, "Freely ye received,

freely give" (Matt. 10. 8). What is negative in the Old becomes positive in the New, coupled with abounding blessing: "Give, and it shall be given unto you; good measure, pressed down, shaken together, running over, shall men give into your bosom" (Luke 6. 38). In the great manifesto of the Kingdom, after portraying the "blessed" new man (Matt. 5. 1-16) and outlining the new law (Matt. 5. 17-48), the King, when he comes to indicate the essentials of the new life, sets giving and praying as the twin pillars of the strait gate (Matt. 7. 13). And he puts giving even before praying for the self-evident reason that no one can consistently pray who is not willing also to pay. Obligation grows ever larger and more compelling under the gospel. In the new life there is the propulsive as well as expulsive power of a new affection. To quote Bishop Moule:

> "The ransom which releases also purchases; the Lord's freeman is the Lord's property. The liberty of the gospel is the silver side of the same shield whose side of gold is an unconditional vassalage to the liberating Lord. . . . To be a bond-servant is terrible in the abstract; to be 'Jesus Christ's bond-servant' is paradise in the concrete. Self-surrender taken alone is a plunge into a cold void; when it is surrender to 'the Son of God who loved me, and gave himself up for me' (Gal. 2. 20), it is the bright home-coming of the soul to the seat and sphere of life and power."

Not Merit-Making. Much that is called giving is not really giving at all. What is parted with for the purpose of acquiring merit is not giving. A large branch of the church, claiming exclusive right to repre-

sent Christ on earth, carries on a vast trade in indulgences, with a graduated scale of minimum prices for various religious privileges; births, baptisms, marriages, funerals, masses—all are tagged with a price-mark. Essentially the same practise prevails in non-Christian countries, though in a somewhat different form. In India a man "makes merit" by erecting by the roadside a stone shelf, supported by pillars, of a height convenient for resting the burden which a coolie carries upon his head. In China it takes the form of a shelter, with a seat affording protection

> "From the burning of the noontide heat
> And the burden of the day."

The building of a bridge or a road is supposed to bring a double measure of merit, because the benefit is shared by so many. Elsewhere the form may vary, but the motive is the same. None of this can be counted as giving. What is contributed under compulsion or without free will to give cannot be regarded as a gift. An old man who all his life had been accustomed to put "pennies" on the collection plate, at church one Sunday, mistaking a gold half-eagle for a bright one-cent piece, put it on the plate. On discovering what he had done, he went next morning to make recovery, only to find that the collection had already been deposited in bank. Then he consoled himself by saying, "Well, I'll get credit for giving $5 this time, anyhow." "Not at all," was the reply; "you'll get credit for only what you intended to give."

Not Bequeathing. What is bequeathed, to be distributed after death, is that to be regarded as given? There may be conditions in which it is wise to accumulate and withhold until one has gone, having directed by a last will and testament how the funds shall be applied. Great art galleries and educational foundations are for the most part due to such provisions. But such cases are exceptional. "How much did Mr. Blank give to —— College when he died?" "He did not give a cent. He left $50,000. He could not help leaving it behind, for he could not take any of it along."

That may or may not be fair to Mr. Blank, for, if the bequest came out of his capital, it was needed as long as he could do business. The question is not whether the worker may keep his tools as long as he continues to work; but how did he deal with his income? Did he, while still acquiring, set apart and give away a worthy portion all the while? If not, he defrauded himself as well as others, and above all he disobeyed and dishonored God. Where he has gone his account will be audited.

Not Self-Advertising. Contributing in order to advertise oneself is not giving. Men may erect libraries and art galleries and even church buildings which prove an inestimable boon to multitudes for generations, and yet not have really given at all. "They have received their reward," said our Lord, but it is "no reward of your Father who is in heaven" (Matt. 6. 1). It was against such self-exploitation that he

uttered the warning, "Sound not a trumpet before thee, as the hypocrites do in the synagogs and in the streets, that they may have glory of men. But when thou doest alms, let not thy left hand know what thy right hand doeth; that thy alms may be in secret, and thy Father who seeth in secret shall recompense thee openly" (Matt. 6. 2-4).

Not Exchanging. Exchanging presents is not giving. This custom is not confined to the Chinese. It prevails on a vast scale throughout Christendom in connection with the celebration of the birth of the Christ, who himself said, "If ye lend to them of whom ye hope to receive, what thank have ye? Even sinners lend to sinners, to receive again as much" (Luke 6. 34).

Is, then, that a gift which brings a full equivalent in return? For example, what a man contributes for the support of his own church usually brings back one hundred cents on the dollar—and ofttimes even more: intellectually, from the pulpit; musically, from the choir; socially, in the intercourse of himself and family with other members of the church; spiritually, in pastoral care and fellowship with the body of believers, and in manifold other ways; even materially, in the very value of property, enhanced by the presence of the church. True, in some cases the church may yield no return commensurate with the amount contributed. The preaching may be poor, the "music" an offense to the ear, the social conditions utterly uncongenial, even spiritual atmosphere sadly lacking. It

University of Southern California Library

is for none of these things that one should identify himself with the church, but, rather, to worship God and to serve his fellow men.

It is no less true, that what one contributes for home missions, whether applied in the local community or in the nation, inevitably reacts to the advantage of the giver, in improving the conditions in which he lives. Likewise, though it may be more remotely, what goes to foreign missions makes the world better, and so benefits the giver.

Indeed, it is quite impossible in the very nature of the case to give without receiving a return. God has made a blessing inherent in the very quality of giving.

> "It is twice blessed;
> It blesses him that gives and him that takes."

The president of one of the great financial institutions of New York saw a ragged bootblack drop a coin into the tin cup of a blind beggar on Wall Street one December day; it was probably the price of the boy's lunch. The banker who was looking on followed the boy. "Ragged and dirty as he was," said he, "I could have taken him in my arms and hugged him." He did something better for him. He took a personal interest in him and employed him. To-day there is no brighter, better dressed, or more industrious office boy in that city. What the man gave came back more than a hundred fold.

> "There is no true alms which the hand can hold;
> He gives nothing but worthless gold

Who gives from a sense of duty.
But he who gives but a slender mite,
And gives to that which is out of sight,
The thread of the all-sustaining beauty
Which runs through all and doth all unite,
The hand cannot grasp the whole of his alms.
The heart outstretches its eager palms,
For a god goes with it and makes it store
To the soul that was starving in darkness before."

Along with that may be put the Oriental story of an Indian ascetic, told by Rabindranath Tagore. A Hindu devotee, begging by the wayside, saw the king coming. Looking for rich largess he was about to present his begging bowl when the king in jest anticipated him, and holding out his own hand for a gift said, "What hast thou to give to me?" The beggar picked out the least, tiniest grain of corn and gave it to the king. That night, on pouring out the contents of his bag, the beggar found one grain of pure gold, just the size of the grain of corn he had given the king. "I bitterly wept," said the beggar afterward, "and wished that I had had the heart to give thee my all, my king."

Giving is much more than a duty; it is a joyful privilege. To have a part with God in the plans for redeeming the world; to project one's life, near and far, at will; to bring help and blessing into the lives of others—all this becomes possible to the giver. "An ordinary contribution box," as Dr. James S. Dennis used to say, "has become an instrument by which the contributor, as he sits in his pew, can touch every

continent and do a work for Christ where his own footsteps can never tread."

Motive Not Sequel Determines. That which distinguishes giving from all other forms of expenditure is the motive. It is not so much what follows after the giving, but that which goes before. The test is, not whether the gift brought a return, but whether the giver sought a return. Was it of free will? Here the contribution to the church is on quite a different footing from that to the state. A man pays taxes to the state, knowing full well that he will receive a full equivalent in protection of life and property, in the education of his children, and in public utilities. If he have a truly Christian conception of citizenship and of his obligation for the use of his possessions, he will count it a privilege to bear his full share of the cost of government, national and local. But it is not a matter of choice. Whether he will or not he must pay whatever tax the state imposes or he will pay the penalty.

The Supreme Result. Best of all, giving brings joy to the heart of God. The chief end of giving is not the good it does, nor is it even the reflex effect on the character of the giver, but the glory it brings to God. As Paul puts it in his second letter to the church at Corinth (2 Cor. 9. 11, 12, Weymouth version), " May you be abundantly enriched so as to show every liberality, such as through our instrumentality brings thanksgiving to God. For the service rendered in this sacred gift not only helps to relieve the wants

of God's people, but it is also rich in its results in awakening a chorus of thanksgiving to God."

Giving Defined. What, then, is true giving of money? *It is the unselfish outpouring of oneself in substance.* It is the voluntary bestowing of one's own possessions, expecting nothing in return. With the gift goes one's own good-will, a part of one's very self.

To What to Give. It is necessary to discriminate in determining the objects to which to give, so as to make the gift accomplish the best result possible. This entails upon the giver the responsibility of investigating. The easy way—aye, the lazy way—would, no doubt, be to relegate this responsibility to those who may be supposed to know better than the individual. Indeed, there are those who urge that the right way is to turn one's gifts "into the storehouse" (Mal. 3. 10). This they take to mean the local church organization, which for the purpose is assumed to be analagous to the treasury department of the ancient Jewish state. If this course were followed, the giver would forfeit the chief benefit to be derived, in the grace which only giving gives, and which it gives only to those who administer their trust intelligently and conscientiously as partners of their absent Partner. The very fact that one may be at a loss to know where the needs are greatest and how most wisely to distribute his gifts involves the necessity of the giver informing himself. It is just here that the process of education is necessitated. Let a man first face the

fact of his own ignorance; then let him proceed to learn the facts which will obviate that ignorance. This is involved necessarily in his stewardship. It was for this very purpose, in part, that he was entrusted with money, so that in the very giving of it the giver may himself grow in the grace and in the knowledge of his Lord. He has no right to evade that responsibility, relegating it to any other.

Principle of Selection. In selecting the objects, then, or the classes of objects to which one should give, our Lord himself furnishes the guiding principles. "First the Kingdom." And since the church of Christ is the divinely ordained agency for extending the Kingdom through all the earth, the very first object on the list should be the church itself. This, of course, will include more than its support, locally; it includes, likewise, the entire range of the missionary and benevolent interests of the church at large.

Then come the claims of the community, with its varied philanthropic and civic interests—interdenominational Christian associations, hospitals, organized charity.

"The poor," as our Lord reminds us, "ye have always with you" (John 12. 8). Most of us will have such dependent ones within the circle of our own family connection.

There are special needs that arise from time to time, such as the world war and all that it involves—the Red Cross, the Red Triangle, and kindred agencies for the benefit of the army and navy.

How to Give. None need be at any loss for directions as to how to give, seeing that the Scriptures are so explicit as to this. We are to give:

1. *Unostentatiously*—"Let not thy left hand know what thy right hand doeth" (Matt. 6. 3).
2. *Cheerfully*—"Let each man do according as he hath purposed in his heart; not grudgingly, or of necessity, for the Lord loveth a cheerful giver"—literally a hilarious or gleeful giver (2 Cor. 9. 7).
3. *Liberally*—"The liberal soul shall be made fat" (Prov. 11. 25).
4. *Sacrificially*—"Neither will I offer burnt-offerings unto Jehovah my God which cost me nothing" (2 Sam. 24. 24).
5. *Systematically and proportionately*—"Upon the first day of the week let each one of you lay by him in store, as he may prosper (1 Cor. 16. 2).

The distinction between giving systematically and giving proportionately is a marked one. An old farmer in the Middle West, who had been taught in early childhood to give to the tune of "Hear the pennies dropping" and had kept up the habit religiously even to the present day, found himself at church on a recent Sunday in the dilemma of having no "penny" in his pocket, in fact nothing less than a nickel. At length he hit upon a way out of the difficulty; when the plate was passed, depositing his nickel he was proceeding to take off four cents, when the plate was hurriedly withdrawn. "Never mind," he consoled himself, "I can get square." And for four Sundays he put nothing on the plate. Yet he was a systematic contributor.

How far removed is such a spirit from that of the poor Bulu Christians, of West Africa, just emerging from the darkness and as yet only in the gray dawn of spiritual enlightenment. In a village to which a missionary had been called for the burial of a Christian woman he noticed that when the body was being prepared for the grave something was put into her hand. Finding that it was a piece of money, he asked why it was put there. "To show to God that she was a giver," was the prompt reply.

A man may make the giving of money a mighty means of grace to himself as well as of personal service to others. Giving makes the prayer-life more real and practical. A manufacturer in England on whom I once called to ask him to give for work in India, after hearing the facts stated, asked to be excused for a little. Withdrawing into an inner room, he laid the matter before the Chief Partner; then he waited for the wireless message which should guide his decision. When he came out and drew a generous check, I could not but realize that I had discovered the secret of the success of one of the greatest commercial concerns in Great Britain.

He who puts part of himself into his gift enhances its value many fold.

> "Not what we give but what we share,
> For the gift without the giver is bare."

The Unspeakable Gift. No amount of money given can possibly take the place of giving oneself.

" First they gave their own selves " (2 Cor. 8. 5) was the highest encomium that could possibly have been paid to the early Macedonian Christians. They followed closely in the footsteps of their Master.

> " Who giveth himself with his alms feeds three,
> Himself, his hungering neighbor, and Me."

Probably Jesus never had a coin to give. He seems to have converted every asset into the form of personal service. So completely had he mastered the mechanics of living, that he was not encumbered with any surplus of " things." So unerringly did he steer the middle course between " the cares of the world " and " the deceitfulness of riches " as to perfectly attain " the simple life." " Having food and covering," he was therewith content. He left behind not a single material thing except only the seamless robe and the other garments which the Roman soldiers appropriated at the cross. " He carved no statue, painted no picture, wrote no poem, composed no song, fashioned no ornament, built no edifice, founded no city, erected no triumphal arch; yet he stands in history as the peerless Prince of givers." He gave that which was priceless—" the unspeakable gift "—himself.

According as one learns this great central lesson of life in giving, he becomes a true philanthropist, giving himself with his gifts, or else a mere patronizer, seeking credit or advantage for himself.

POINTS FOR DISCUSSION

V. Giving

Aim: *To show that according to the spirit in which a man gives, he receives the blessing of the philanthropist in joy, or the self-satisfaction of the patronizer.*

Questions Suggested by the Chapter

How may we get some conception of God's capacity for giving?

What is his purpose in teaching men to give?

How does giving transform the giver?

Is giving optional?

Is that giving for which a full equivalent is received?

Can what is spent on one's family (as in educating children for Christian work) be properly classed as giving?

How can we draw a line to distinguish where spending ends and giving begins?

What constitutes real giving? Write out your own definition of giving.

What are some of the results to the giver?

How may we distinguish what precedes giving from what follows it?

How does our giving affect God?

How can one best determine to what objects to give?

What directions for giving do the Scriptures suggest?

Distinguish between giving systematically and giving proportionately.

How far may promise of material benefit properly be used as an inducement for giving?

What is the highest type of giving? To what extent am I giving myself with my gifts? How far are my possessions being converted into personality?

To what extent is my giving sacrificial?

Problems from Life

I. One bleak Christmas eve a Yale student, spending his vacation in settlement work in the lower end of New York City, found a German widow woman in a cheerless attic tenement, with three little daughters down with typhoid fever, without fuel or food or medical attention. He got fuel and made a fire, brought food and a doctor. One of the children died; the other two recovered. The woman came to the Neighborhood House, then to the church, then to Christ. Hearing of the famine in India, she made up her mind to show her gratitude by taking up the support of one or more Indian famine waifs in memory of the little girl whom she had lost. She was earning her living and supporting her family by scrubbing floors at night in a great office building in the neighborhood. Out of her hard-earned wages, she began to set aside a dollar and a half a week, and found that she was able thus to take care of four famine waifs. She also began to interest herself in those about her in the neighborhood who were in poorer circumstances than herself. On the following Christmas eve, when I went to the new rooms to which she had moved from her attic tenement, I found that she had papered them with her own hands and had put in a baby organ, on which the children were learning to play. She gathered together a group of poor children for a Christmas party and got her fellow scrub-women to join in providing for the treat. Out of the new-born love for her Savior, she soon had learned the great lesson of Christian giving.

How do you account for this woman's love reaching so far to express itself in giving?

II. A pastor, his wife, and their small son, all of them giving proportionately, contribute as much for benevolence through their church as all the other 497 members combined. Of eight elders, only four give for benevolence, aggregating forty cents a week; of nine trustees, only one gives for benevolence, and he but five cents a week.

If you were the pastor of that church, what course would you adopt?

III. Among the simple-hearted Christians of the western coast of Africa the custom is to celebrate the birth of Christ,

not by exchanging gifts with one another, but by presenting their choicest offerings to the church. Christmas day, as the procession filed down the aisle to the altar, bringing offerings of all sorts—a bunch of wild flowers, garden vegetables, small copper coins—the missionary noticed a poor girl who had recently been redeemed from the unspeakable degradation of raw paganism draw from under her ragged dress a piece of silver worth about a dollar. Amazed, he thought that she could not have come by it honestly, and was at first inclined to refuse to receive it. But, taking is so as to avoid attracting attention to her, he afterward sought her out in the crowd and asked for an explanation. Then very simply she told him that, having nothing worthy to offer her new-found Savior, she had gone to a neighboring plantation and there had bound herself as a slave in return for this piece of silver. She was literally laying down her life at the feet of her Lord.

How can you in your circumstances best express the spirit shown by this African girl?

VI

PROPORTIONING

"To have is to owe, not to own."

Honor Jehovah with thy substance, and with the first-fruits of all thine increase; so shall thy barns be filled with plenty, and thy vats shall overflow with new wine (Prov. 3.9).

Ye tithe mint and anise and cummin, and have left undone the weightier matters of the law, justice, and mercy, and faith; but these ye ought to have done, and not to have left the other undone (Matt. 23.23).

Every man shall give as he is able (Deut. 16.17).

Upon the first day of the week let each one of you lay by him in store, as he may prosper (1 Cor. 16.2).

VI

PROPORTIONING

Clew to a Maze. In a matter of such vital importance as the training of mankind into unselfishness, through giving, is it conceivable that God would have no definite plan? Would he have been likely to leave it to the haphazard of human choice, to determine whether or not offerings were to be made an integral part of worship; and, if so, on what basis? Going back to the Book of Beginnings, which contains the embryos of the institutions of the race, we find there the first trace of giving in human history: "In process of time at the end of the days (evidently a cycle of days, or when the Sabbath came around) it came to pass, that Cain brought of the fruit of the ground an offering unto Jehovah. And Abel, he also brought of the firstlings of his flock and of the fat thereof" (Gen. 4. 3, 4).

That these two men, so diametrically different in disposition, should have come at the same time to the same place each with an offering, could not have been without design, indicating a divine appointment, an institution, a plan. Meager though the record is, it contains a clew to the solution of our problem. In

Tertullian's rendering of the context, in his *Answer to the Jews,* chapter V, the record runs thus: "God had respect unto Abel and his gifts, but unto Cain and his gifts he had not respect. And God said unto Cain, 'Why is thy countenance fallen? Hast thou not sinned, if thou offerest aright *but dost not divide aright?* Hold thy peace. For unto thee (shall) the conversion (be), and he shall lord it over thee" (Gen. 4. 4-7).

Upon that epoch-marking event the writer of the Epistle to the Hebrews makes this inspired comment: "By faith Abel offered unto God a more excellent (more abundant) sacrifice than Cain" (Heb. 11. 4).

Wherein, then, consists the "excellence" of true offerings? Is it in measuring up to a mathematical proportion, the giving of a certain fixed fraction of income, prescribed of God for all men under all circumstances? Men have long debated the moot question, "Is the tithe obligatory upon the Christian under the New Covenant, as it was upon the Hebrew under the Old?" Upon this issue devoted disciples continue to differ. It is no doubt due to this disagreement more than to any other cause, that there has been such tediously slow progress in extending the practise of proportionate giving throughout the church at large.

"A Universal Obligation," Say Some. "The tithe is one of God's twin laws," says one set of people, "eternal, immutable, unchangeable as the Sabbath itself—one tenth of man's money, as well as one seventh of man's time, is God's in a peculiar sense.

Both of these laws are as old as the race, for man's benefit; reaffirmed (not enacted) in the Mosaic Law; endorsed by Jesus; taught by the Apostles and observed for centuries in the Christian church." [1]

"Legalistic," Say Others. "Not so," answers the other. "Tithing is legalistic. I lay down no proportion of tenths, thirds, or halves; for Christ has not done so. Under the Levitical Law everything was demanded by weight, number, and measure. But it is not so under the more free and generous and spiritual dispensation of the gospel. Christ has trusted his cause to our love, our honor, our sense of gratitude. Under the legal dispensation, all things taken into account, a Jew's religion would have cost him little less than half his income. And yet some Christians talk of a tenth of theirs. I do not say how much is enough for poorer Christians, but I am sure that for rich ones this is a very paltry sum to carry to him who gave all for them." [2]

Even Leaders in Doubt. Thus, though not to any such degree or with such disastrous results as in the case of Cain and Abel of old, good men still take up attitudes diametrically different as to this debatable point. A fog envelops the subject and many are puzzled. Recently the veteran secretary of a board of foreign missions, a man of ripe Christian experience, confessed to me that he had been all his life long in

[1] "Layman," *God's Twin Laws.*

[2] John Angell James, *Christian Stewardship* (Gold Prize Essay).

doubt as to what his duty was in the matter of tithing. If that is the case with wise leaders such as he, what can be expected of the rank and file? When doctors differ thus, no wonder that "the man in the street" is perplexed. When once those who should take the lead shall have searched the Scriptures and come to common ground as to the fundamental principle of proportionate giving, the Adversary can no longer succeed in his favorite tactics of hindering the work of the Kingdom by dividing the King's workers. Not that men are disposed to quibble over this matter as a mere academic question for discussion. Many who sincerely desire to know the truth are still utterly at a loss. Even as this is written comes a letter from India, written by one who has turned aside from more lucrative pursuits to devote his life to the Christianizing of his own beloved land, and who is looked up to as in a premier position of leadership among Indian Christians. He writes:

"I am not so much troubled as to how much or what proportion of one's income should be given systematically for Christ's work. William Carey gave out of his salary of fifteen hundred rupees ($500) a month all but fifty rupees, on which he lived. If that was right and God accepted the gift, then if Carey had received only fifty-one rupees and given only one rupee, God would have been no less pleased with Carey, for he knew Carey's heart. If an Indian Christian graduate who could earn, say, one hundred rupees a month or more, is willing to serve the church for eighty rupees a month, does he not give up twenty rupees a month for God? And will God demand eight rupees out of his eighty rupees income to satisfy the letter of the law of the tithe? I do not think so. Christianity is not Judaism.

Any one who really loves the Lord and truly prays for the coming of his Kingdom, will gladly give all that he possibly can give."

My friend could have made his point even more strongly had he referred to some of his fellows who have joined the order of "Servants of India" and have gone forth to preach without any salary whatever.

William Carey did not always have an income of $7,500 a year, as he did in the latter part of his life when serving the East India Company as Professor of Sanskrit in Fort William College, Calcutta. When he was a cobbler and afterward a humble preacher, in England, earning only 100 pounds (the equivalent of 1,500 rupees a year, instead of 1,500 rupees a month), he gave away half of it. Is it not safe to conclude, that, had he received only 51 rupees a month, he would have managed to give away at least one tenth of it? And undoubtedly he would have found, what so many others have discovered who have taken God at his word, that, after first of all dedicating a portion to the Lord, he could better afford to live and to live better on the remainder than by using the whole for his own living.

Money but a Part of Life. It is quite true, that not all giving can be measured in terms of money. What is given up may actually count for much more than what is given. Some of life's richest assets can never be converted into cash at all. They could not possibly be tithed, though they are more precious than

pure gold. There are forms other and better, too, than that of money into which life may be converted and in which it may be conserved and given to God. Here, for instance, is one who has spent all his life as a missionary in the coal-fields of Pennsylvania, never receiving a salary of more than $600, often less. Yet during his forty-two years of service he took into his own home forty young men and fitted them for college; to-day they fill places of leadership as ministers at home and on the foreign mission fields, as physicians and lawyers. One of them is a college president. Could this faithful servant's account be reduced to figures in a cash-book or balanced on the basis of a tenth due?

Some men, while amassing money, succeed in themselves transmuting their money into terms of life. Others, foregoing the making of money beyond the mere requirements of a modest living, turn their main energies, instead, into channels of service for others. Some years ago, in celebrating the completion of fifty years' service by Richard C. Morse, as General Secretary of the International Committee of the Young Men's Christian Association, Mr. Cleveland H. Dodge addressed Mr. Morse in these words: "If you had used your brains as John D. Rockefeller did, you, too, might have amassed $149,000,000, but you are richer as you are."

How much, do you suppose, our Lord's tithes totaled in any of those eventful years of tireless service of which he said, "The Son of man hath not where to

lay his head"? What did his contributions in money amount to at the Nazareth synagog? Or for the support of "the church which he purchased with his own blood" (Acts 20. 28)? When the tax collector came around, he had not a single coin on hand; "his only purse was the mouth of a fish" (Matt. 17. 27). When at the last the soldiers took possession of his garments and cast lots for his seamless robe (John 19. 23), how much money did they find?

A Distinction. How, then, can life possibly be summed up in dollars and cents, or parceled out into tenths or any other fractions? But whether it be in material form or immaterial, all of life is alike a trust which the faithful steward will administer with a due sense of proportion. Our Lord very explicitly points out that in a very real sense there are "things that are God's," and no less are there other "things that are Cæsar's" (Matt. 22. 21). To say that all things are God's, including "Cæsar" and income tax and all, is but to raise dust and indulge in pious cant. While not falling into the fallacy of dividing life into air-tight compartments of "sacred" and "secular," let no one close his eyes to the fact that there is a clear-cut distinction to be preserved as to the part of a man's life —of his money as well as his time—that is to be set apart "unto the Lord." There is a true distinction to be observed between the "sacred" and the "secular." While the sacred should permeate the whole, yet all life cannot possibly be reduced to one level, though some men would have it so. All days are not

the same; the Lord's Day is set apart, as the Sabbath was of old, by sanctions of religion for rest and worship in a way quite different from other days. All money is not to be treated in the same way; a certain portion is to be set apart "unto the Lord," and this should influence the disposing of all the remainder. This is made unmistakably clear throughout the Scriptures.

God's Kindergarten Method. The Bible furnishes the record of a progressive revelation of the will of God with reference to the things of men and of the revolution wrought hereby through the Holy Spirit within the souls of men. He with whom "a thousand years are as one day," has taken time to slowly train the race, leading mankind up by almost imperceptible gradations toward the ultimate standard. Growth in the grace of giving seems to have been very like the leading of a little child up a pair of stairs.

With Pagan Peoples. The custom of dedicating religiously a tenth by way of acknowledgment of the divine right of ownership was common in ancient pagan nations centuries before Moses and even before Abraham. Records now accessible, some of which date back to 3800 B.C., leave no doubt that such was the case in Egypt, Assyria, Chaldea, Babylonia, India, and China. In most cases a part at least of the portion presented in the pagan temple found its way to the palace. The state and religion seem to have commingled from the earliest time, especially where money was involved.

Among the Patriarchs. In the time of the Patriarchs, Abraham carried the custom over from Chaldea to Palestine and paid tithes to Melchizedek, "king of Salem . . . priest of God Most High, possessor of heaven and earth" (Gen. 14. 18, 19).

Jacob, in turn, following in the footsteps of his grandfather, devoted a tenth to God (Gen. 28. 22)—or at least under stress of somewhat trying circumstances he vowed he would do so; further than that the record does not run.

In the Hebrew Nation. When the Hebrews became a nation, the custom of the tithe was applied to the purposes of their religion and provided for in the statutes of their Ceremonial Law. "Each head of a family among the Jews was bound by direct enactment to give a tenth of all his yearly increase to the support of the ministering tribe of Levi. He was obliged to pay a second tithe for the support of the feasts; a third tenth once in three years for the poor; and in addition there were trespass offerings, long and costly journeys to the temple, and sundry other religious charges, all imposed by divine sanction, besides the free-will offerings. Taking all these items, it is undoubted that among the Jews every head of a family was under religious obligation to give away at least one fifth, perhaps as much as a third, of his yearly income." [1]

What was thus paid to the temple under theocracy includes what under a democracy is paid to the state

[1] *The Duty of Giving Away*, William Arthur.

in taxes, as well as what goes to the church for its support.

How long this Mosaic order was carried out, we do not know. Samuel in his protest against Israel's asking for a king, declares that "he will take the tenth of your seed, and of your vineyards, and give to his officers, and to his servants"; also "he will take the tenth of your flocks: and ye shall be his servants" (1 Sam. 8. 15-17). It is likely that the sacred use of the tithe was early perverted under the kings. We hear no more of the system until the time of Hezekiah. Gradually the nation backslid from its obligation until the prophets raised their voices in stern protest; "Ye have robbed me," declares Malachi, "in tithes and offerings" (Mal. 3. 8).[1]

"In the Days of His Flesh." In the New Testament little reference is made to the tithe. Rising into its higher altitudes and clearer atmosphere, we can catch only a few faint echoes of that old order which had prevailed in the narrow valley left behind. One of these passages is the word of condemnation spoken by our Lord at the Pharisee's dinner-table (Matt. 23. 23), "Woe unto you, scribes and Pharisees, hypocrites! For ye tithe mint and anise and cummin, and have left undone the weightier matters of the law, justice, and mercy, and faith; but these ye ought to have done, and not to have left the other undone." Or, as Luke reports it, "Ye tithe mint and rue and

[1] See W. Henry Lansdell, *The Sacred Tenth;* E. B. Stewart, *The Tithe.*

every herb, and pass over justice and the love of God." The reference to tithing appears to be incidental; our Lord seems to have selected that which is secondary in importance and passing away with the old order, to compare or rather contrast with it the infinitely weightier matters of the law, justice, mercy, faith—the love of God. For the Jew who rested in the Law (Rom. 2. 17) and made his boast in it, there could be no question that he "ought" to obey its every requirement; but does this allusion of our Lord to the Jewish obligation constitute a sufficient basis on which to build a financial system for all those who, being justified by God's grace through the redemption that is in Christ Jesus, have become heirs of the free grace of the gospel?

Those who hold that one tenth of all income is inhibited by immutable law, even as one seventh of time, should explain why the former is not incorporated in the Decalog, as is the latter. Why is it that observance of the Sabbath is enjoined as a part of the fundamental moral law, while the tithe is found in the ceremonial law (Lev. 27. 33)?

The solitary figure of a tither appearing on the pages of the New Testament is the Pharisee who "prayed thus with himself, God, I thank thee that I am not as the rest of men, . . . I give tithes of all that I get" (Luke 18. 11, 12).

Paul makes no mention at all of the tithe in any of his epistles, but, instead, he adopts the ancient principle, "Every man shall give as he is able" (Deut.

16. 17), and embodies it in the Silver Rule of the Christian church, "Let each one of you lay by him in store, as he may prosper" (1 Cor. 16. 2).

The only other reference to the tithe in the New Testament is in the seventh chapter of the Epistle to the Hebrews, where the writer, arguing that the priesthood of Christ is of a higher order than that of Levi, cites as proof the fact that Levi, "yet in the loins of his father Abraham," though himself entitled to receive tithes, nevertheless paid tithes to that mysterious priest-king of Salem, Melchizedek, the prototype of Christ. Even in that distant day the index-finger pointed the way to him at whose feet the Wise-men were later to lay their gold and frankincense and myrrh. It was not so much, however, to the tithe as to the King that attention is here turned. He it is who is worthy to receive the homage of all true givers. The crucial test of the judgment day, indeed, is to be, whether or not what we have given, in either spiritual or material form, has been "unto me" (Matt. 25. 40). In that day it will not be a question of amount or of proportion, so much as of motive and spirit. And the same is the case to-day.

It was to be expected that, in place of the old system which had served the purpose of the kindergarten, there would be substituted under the New Covenant something larger, more vital, more elastic than the tithe. In pagan and patriarchal times a tenth had been the standard. Under the Mosaic system this had been raised to two tenths and even more, while a vol-

untary element had been introduced by explicit provision for various offerings. With the introduction of the gospel, it is provided that "all" shall come under the sway of Christ. "Whosoever he be of you that renounceth not all that he hath, he cannot be my disciple" (Luke 14. 33). The test applied to the young ruler (Mark 10. 21) is the standard for all who will follow Christ—"Go, sell whatsoever thou hast; give; come, take, follow me, and thou shalt have." His possessions might still have been left in his hands, but to be henceforth held in trust for another, whose ownership in it must in common honesty be acknowledged; and if acknowledged, he would enter into partnership with the young ruler, as the Junior Partner in the handling of the property, as well as of all of his life.

A New Principle. The divine multiplication table does not follow the rule of human arithmetic. According to God's directions, we multiply as well as add by subtracting: "There is that scattereth, and increaseth yet more; and there is that withholdeth more than is meet, but it tendeth only to want" (Prov. 11. 24). But these thoughts of God are so diametrically different from man's thoughts concerning what he has in his hands that only by a long patient process could he be brought to God's standard of giving. Nothing short of a revolution would suffice to bring man to the point of voluntarily parting with his holdings. It was necessary that the struggle for divine sovereignty over all life, including man's possessions, should be

carried on through the centuries until the victory over selfishness is fully won.

When we look into the record of the gospel to see these principles applied, we find progressive stages of consecration, corresponding in some measure with the progressive stages of revelation of God's will as to stewardship. In these typical instances, can be traced the advance of the Christian consciousness to the standard of the New Law of the Christ life:

"As he may prosper"—as enjoined by Paul (1 Cor. 16. 2).

"To their power and beyond"—as practised by Christians of Macedonia (2 Cor. 8. 1-3).

"Half of my goods"—as in the case of Zacchæus (Luke 19. 8).

"All her living"—as with the widow whom our Lord immortalized (Mark 12. 41-44).

The standard set up by our Lord, as the indispensable condition of discipleship, is nothing short of this: "Whosoever he be of you that renounceth not *all* that he hath, he cannot be my disciple" (Luke 14. 33). It was because the young ruler failed to meet this test that he went away sorrowful (Mark 10. 22). Not so, Barnabas, being "a Levite (Levi once again paying tithes to Melchizedek!) . . . having a field, sold it, and brought the money and laid it at the apostles' feet" (Acts 4. 36).

Superseding the Old. While that which is accidental is temporary, whatever is of the essence is abiding. When once the grace of giving is established in

the human consciousness, the scaffolding of statutes and ordinances is removed. What, then, are the essential and eternal elements inherent in Christian stewardship? Looking back over the age-long education of the race, these principles appear in God's plan of developing the grace of giving in the hearts of his children:

1. That giving is ordained to be an integral part of worship, in acknowledgment of God's sovereign ownership.

2. That, in order to guard against insincerity of consecration and indefiniteness as to the amount, a definite portion is to be devoted to the Lord, as the first-fruits of all increase.

3. That, instead of arbitrarily fixing a uniform proportion for all under all circumstances, God gives each of his children the responsibility of determining the separated portion in the light of intelligence, conscience, and the promptings of love.

4. That the love of Christ constrains the true Christian to adopt a standard of giving higher than that of pagan or patriarch or Hebrew under the law.

5. That, in determining the proportion to give, there should be due regard to the requirements of simple wholesome living and also of reasonable saving to meet future obligations; and out of the remainder the giving portion should be supplemented.

6. That those who thus honor God by generous giving may confidently count upon blessing here and now, and as their income increases the proportion set apart for giving should steadily increase.

According as a man follows or fails to follow the divine principles in determining the proportion to give, as an offering unto God, he becomes in reality a true partner of Christ, or a mere legalist, or, it may be, a defaulter, robbing God.

POINTS FOR DISCUSSION

VI. Proportioning

Aim: *To show that according as one proportions his outlay with due regard to his giving as well as to his living and saving, he proves himself to be a true partner with Christ or only a legalist.*

Questions Suggested by the Chapter

What is the earliest evidence as to the place God purposes to have giving occupy in worship?

What opposite positions are taken as to the obligation to tithe under the New Dispensation?

What the effect of differing as to this question?

How can life assets other than those which can be converted into money be tithed?

How can money that is devoted to the Lord be distinguished from other funds?

Trace the progressive steps by which the race has been led up to higher conceptions of giving.

How do conditions under a Christian democracy differ from those under the Hebrew theocracy?

What difference, if any, between the basis of the tithe and that of the Sabbath?

What place has tithing in the New Testament?

How does obligation under the New Covenant compare with that under the Old?

What degrees of growth in the grace of giving appear in the New Testament?

How do you interpret the inclusive principle which Jesus laid down for his disciples as to their possessions?

How does what I am receiving from God compare with the income of the men of former times who devoted one tenth or more?

If I do not give as much as they, what is the inference?

How can I arrive at a true proportion for my giving?

If no uniform proportion is fixed, how may one safeguard against indefiniteness and insincerity of consecration?

What advantage is there to the giver in himself determining the application of what he gives through the church?

How can we regulate the proportion applied to church support and benevolences respectively?

How should we distribute the benevolence portion?

Is the proportion a just one between my income and my expenditure? Between my expenditure, my saving, and my giving?

What conclusions do you draw from the Scripture teaching on the subject?

Problems from Life

I. In a group of believers in Brazil was a woman who had been deserted by her husband because she served Christ. She had an aged mother and a little boy to support. They owned a few acres of sugar bottom, a few orange trees, and had the right to plant a patch of corn and beans at any place within five miles of the dry uplands. She came shyly to tell her pastor that she had resolved to tithe her income. Being unable to work her sugar ground, she paid one half of the growing cane to the man who worked it and then one half of her share of the cane to the man who made it into sugar. She would not distil it into rum. The first year she refined her sugar, which, being reduced finally to the crop of an eighth of an acre, amounted to some 300 pounds. She kept it by her until a little later, when she sold it to a man who came looking for sugar in her valley, where the only article for sale was rum. She rigorously tithed the corn and beans and the rice from a little of the swamp land by the brook on which she lived. When her oranges ripened, she resolved to tithe them, on the plan of giving the first load she sold

to the Lord. She sold twelve mule loads, the first and eleventh of which she gave as her tithe. At the end of her first year she handed to her pastor a larger sum of money for church support than any other member of the church; and there were men in that church who were worth at least fifty thousand dollars. After several years, when the church edifice was completed, the pastor, who was the only one on earth who knew of her tithing, for curiosity summed up her various contributions and found that only two men had given more. When he said to her, "I am surprised that your tithe amounts to so much," she answered, "I am surprised to find that I have so much left to use for myself."

What surprises you most in this woman's case? and can you discover similar cause for surprise in your own?

II. A—— worked his way through college. Afterward sickness involved him in heavy doctors' bills, and he found himself in debt. But, being convinced that he should give to the Lord as much as a tenth, he treats this debt as taking precedence over every other.

Do you think that he should clear off his debts to men before giving proportionately to God?

III. A student in Princeton Theological Seminary, on being asked by another his plan of giving, replied, "I have no plan, for I have no money." "But," insisted the other, "you certainly ought to have a plan, or, when you become a pastor, you can't lead others to give." He added that, after carefully studying stewardship, he had himself determined to devote a tenth. The other student agreed to join him. Years have passed, and the latter bears this testimony: "When I decided to give a tenth, I had absolutely no income; and one tenth of nothing is just about the size of a cipher. But the next Sunday I was invited to preach for the first time, and was paid $12. After deducting the cost of my journey, I took out a tenth and put it aside as the Lord's money. From that day I have always had money to give. At times, my wife heartily concurring, we have found it possible to give as much as one fifth, and no other money has brought such satisfaction as that."

How would you apply the principle of proportionate giving to one who has little or no income?

VII

ACCOUNTING

"Make your offerings according to your income, or the Lord may make your income according to your offerings."

Books were opened; and another book was opened, which is the book of life (Rev. 20. 12).

Render the account of thy stewardship (Luke 16. 2).

Render unto Cæsar the things that are Cæsar's; and unto God the things that are God's (Matt. 22. 21).

Render to all their dues (Rom. 13. 7).

If ye have not been faithful in that which is another's, who will give you that which is your own (Luke 16. 12)?

VII

ACCOUNTING

Daniel Webster, when asked what was the greatest thought that had ever entered his mind, replied, "My accountability to Almighty God." "I believe," says Bishop Fowler, "that on the day of judgment, more people will stand condemned for the way they used their money than for any other one thing."

A Higher Motive. True though that may be, yet it is not the main incentive for Christians to keep account. We are not driven to it by the awful fear of punishment hereafter, but rather are we drawn to it by the joyful privilege of partnership here and now. What a tribute to the Christian is it, that he is trusted to determine the proportion of his giving! The state arbitrarily fixes the rate of our taxes and leaves no room for the exercise of free-will; on incomes it graduates the amount according to ability, as nearly as a scientific classification can determine. But the heavenly Father deals differently with his children. He lays down broad principles to guide them, but no hard and fast lines to limit them. He assumes the generosity of gratitude, the loyalty of love. Christians are put on their honor in the exercise of stewardship as to their possessions.

Essential to Account. How is it possible to discharge one's trust, whether it be looked upon as stewardship or partnership, unless one keeps an accurate account? Can one trust merely to memory without any record to recall what amount has been given, or to preserve a true sense of proportion between his personal expenditure and that which is set apart "unto the Lord"? When Malachi raised the question, "Will a man rob God?" (Mal. 3. 8), he might have pushed his inquiry further than to ask "Wherein?" He might also have asked "Wherefore?" Is not the reason, in many instances, ignorance rather than wilfulness? Is it not the case that most people keep no account whatever of what they give? Do not most of those who keep no account imagine that they have given more than they have really given? And would not most of them, if they but knew how much they have actually given, wish to give more? It would almost seem as though a good many people mixed up in their minds the number of appeals made to them to give, with the number of times they have given. Some may be in the plight of Miss Midgeon in *The Victory of Mary Christopher*,[1] and for much the same reason. "A tenth indeed!" she said, "I think Mr. Randolph is perfectly morbid on the subject. Of course, I do not keep an account of how much I give; I'm not such a Pharisee as that; but I'm sure it is much more than a tenth. Indeed, I should not be surprised if I gave almost a twentieth!"

[1] Harvey Reeves Calkins, *The Victory of Mary Christopher.*

How is the smug self-complacency of contented ignorance to be broken through, so long as people deliberately shut their eyes to the facts? Is it due to laziness or lack of brains or wilfulness? Are they to be left undisturbed in their ignorance—whether due to carelessness or wilfulness—until the day when "books are opened" (Rev. 20. 12) and all must stand before him whose eyes are "as a flame of fire" (Rev. 1. 14), to give an account of the deeds done in the body? How much better to get one's cash-book adjusted here on earth, as Zacchæus did. One day when he met the Master and looked into those searching eyes, forthwith he began to submit his account for audit: "Behold, Lord, the half of my goods I give to the poor; and if I have wrongfully exacted aught of any man, I restore fourfold" (Luke 19. 8). And Jesus instantly put his O.K. on Zacchæus' account. What can be more truly a "book of life" than that in which a man does his bookkeeping, and strikes the balance between the income and outlay of his money? What so clearly reveals whether a life is self-centered as does a man's cash-book?

Perhaps the main reason why so many people fail to keep account with God is that they do not begin early enough. The time to learn that lesson is in childhood. It will be easier to keep larger accounts later, if the practise is started when accounts are small. Why not include the subject of personal economics in the curriculum of every school?

Dues Rather than Don'ts. An American mother

has devised a system of credits which makes conduct a basis of constant earning, and at the same time trains the child in accounting. While developing character, a child at the same time can be acquiring capital. This is quite in accord with the Scriptural principle, that "godliness is profitable for . . . the life which now is" (1 Tim. 4. 8). The plan permits the child to earn its own spending-money while it obviates the need of constant correction. It develops a sense of honor by requiring it to fill out its own report, censoring its own conduct. Thus it affords automatic training for conduct, and, likewise, for handling money and keeping accounts. Duties are assigned and credits allowed, as shown on the chart.

For example, if the child has taken his bath, he puts down two points in the column for the day; if he has cleaned his teeth twice, two in the next line; or, if but once, one; so throughout the list of duties. The total number of points for the seven days is footed up at the end of the week. A perfect report should show 50 points each day or 350 points for the week. If the child is to get 50 cents a week, divide the total by seven; if 25 cents a week, by fourteen; if 10 cents a week, by thirty-five. The divisor should be the same each week, as agreed upon between parent and child. The quotient, or result, shows the amount to be paid to the child, as the week's allowance.

The figures suggested in the chart are graduated according to what habits have been found, from wide experience, to be most difficult to regulate in children

generally. Items may be adapted to individual cases; some, no doubt, would wish to substitute religious duties for some of those given in the chart. A blank sheet should be given the child each Saturday night for keeping the record for the following week.

If it is objected that "children should not expect to be paid for being good," it may be answered that it could not be otherwise according to the very constitution of God's government. "Virtue is its own reward." In the very nature of the case, sobriety and industry and integrity bring prosperity. "He that gathereth by labor shall have increase" (Prov. 13. 11). "In the house of the righteous is much treasure" (Prov. 15. 6). Then why should not obedience to the laws of the family likewise be rewarded? It may be thought that, an allowance being adopted for the child, forfeits for failures may be a wiser basis than premiums for duties done. But, whichever course is adopted, it is needful in either case that a faithful record be kept in order to insure just dealing. If the child himself is trained to keep the record, the sense of honor is developed and at the same time a life habit of system and accuracy is established. It is not enough, however, that income alone should be thus provided and regulated. The accounting should cover outlay as well. If careful note is kept of money spent, there is an automatic check upon self-indulgence.

THE CHILD'S ALLOWANCE CHART

Name Tom Date June 30th

DUTIES	Points	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Total for Week
Daily Bath or Shower	2	2	2	2	2	2	2	2	
Clean Teeth Twice Daily	2	1	2	2	1	2	2	2	
Bed Turned Down	1	1	1	1	1	1	1	1	
Room in Order	1	1	1	1	1	1	1	1	
Down on Time	2	0	2	2	2	2	2	2	
Saying Good Morning	1	1	1	1	1	1	1	1	
Table Manners	3x3	6	3	6	6	6	9	3	
Finishing Meals	2x3	4	6	6	6	6	6	4	
Excused from Table	1x3	3	1	3	3	2	2	2	
Ready for Luncheon	1	1	1	1	1	0	1	1	
Dressed at 6 P. M.	1	1	1	0	0	1	1	0	
Toys Away	2	2	2	2	2	2	2	2	
Regular Bed Hour	5	0	5	5	5	5	0	5	
Yes or No Mother	2	2	2	2	2	0	2	2	
Clothes in Order	2	2	2	2	2	2	2	0	
Things for School	4	4	4	4	4	4	4	4	
Out-Door Exercise	5	5	5	5	5	5	5	5	
Daily Report	1	1	1	1	1	1	1	1	7
Points Earned		37	42	46	45	43	44	38	295
Allowance									42

© L.W.L.&A.

The Above Is a Sample Page of the Chart Correctly Filled in

Facing the Facts. A certain pastor helps his young people to face the facts as to their spending and also to compare what they spend on themselves and what they give for others, by providing them with a card such as that on the following page:

Making Out a Personal Balance Sheet. It is important that all, older as well as younger, look squarely at the facts as to what they receive and what becomes of it. To many, a challenge to analyze income and outlay will come as a rather rude shock. They have never done such a thing or even thought of doing so. Some consider it too much bother. To others, the amount involved seems too small to take account of. In most cases, attention has never been called to the matter at all. Few realize how vitally character is affected by dealing conscientiously and accurately with the separated portion. A little while ago a retired business man accepted that challenge, as I threw it out in a conference of church leaders in which he had been arguing against the possibility of determining what one's "net income" is. When he had gone home, and from the stubs of his check-book figured out as nearly as he could what proportion his gifts the preceding year sustained to his "net income," he at once signed up a declaration to give forty per cent. thereafter.

Of a Bible class of forty men who were challenged to make out statements showing their receipts and expenditures for the preceding year, preparatory to de-

How I Use My Money

This card is for *your* information. It is always well to know how one uses his money. A comparison is instructive. Opposite each item put the amount you spend, *each week,* as nearly as you can figure. Then total the columns and place the totals below. If you wish to find the percentage of your offerings, divide the "Total unto the Lord" by the Gross Total. If you care to return this card to the pastor, he will appreciate it. Please send it *unsigned;* he does not desire to know your income and disbursements.

EXPENDITURE FOR WEEK ENDING.....191..

LIVING EXPENSES			GIVING		
Board (or equivalent)			Church		
Clothing			Charities		
Medical					
Incidentals					
SELF-IMPROVEMENT			TOTAL, "unto the Lord"		
Reading					
Music					
Athletics			Percentage of whole income		
Societies					
PLEASURE					
Amusements					
Candy, etc.					
Entertaining			RECEIVED		
Automobile			Earned myself		
			Given to me		
SAVING					
TOTAL, Personal			TOTAL INCOME		
Percentage of whole income					

termining the proportion they would give for the year following, seventy-five per cent. responded. They were to send these statements to their pastor, signed or unsigned, as they might prefer. They did so, and the following is a sample:

ANALYSIS OF AN ACCOUNT

Income

Salary $3,120

Disbursements

I. Living		Amount	Total	Per Cent.
Food				
Groceries	$364.			
Meat	72.80			
Milk, Butter, & Eggs	142.88			
		$579.68		.186
Clothing		185.		.059
Light and Heat		160.		.051
House: Rent or Taxes, Telephone, Servant, Laundry, etc.		254.		.081
Incidentals				
Carfare	85.			
Christmas	50.			
Sundry Presents	22.			
		157.		.050
Wife's allowance		208.		.066
Medical				
Doctor	15.			
Druggist	25.			
Dentist	20.			
Operation	50.			
		110.		.035
Recreation				
Vacation	50.			
Golf, etc.	49.			
Amusements	15.			
		114.		.036

Reading				
Daily papers	$18.14			
Magazines	5.			
Religious periodicals	3.35			
		$26.49		.009
			$1,794.17	.575
II. Saving				
Interest		$104.		
Insurance				
Life	$241.76			
Health & Accident	41.			
Burglary	13.50			
Fire	9.17			
		305.43		
Building & Loan		564.		
Christmas Club		250.		
			$1,223.43	.393
III. Giving				
Church, Sunday School, etc.		$ 63.40		
Y.M.C.A., Temperance, etc.		39.		
			$ 102.40	.032
Total			$3,120.00	1.000

Commentary.—As comment was invited, the following was offered:

1. He is evidently very *provident;* his provision for the future, including savings and insurance, amounts to $1,223.43—a little less than 40 per cent. of his total income. One certainly is justified in laying by for "a rainy day," but in determining the question of the proportion which may properly be set apart for this purpose, it is well to remember the words of our Lord, "Be not anxious for the morrow; for the morrow will be anxious for itself" (Matt. 6. 34).

2. He seems to be *less generous* than provident. One cannot but be struck with the great disparity between the amount devoted to the church and other benevolence and the amounts ex-

pended in other directions. Recreation alone comes in for considerably more than the church, Young Men's Christian Association, and all benevolence put together. Indeed, the amount expended for benevolence is less than for any other item, excepting only medical and reading. It is this point more than any other that challenges attention in the analysis.

3. The *wife's portion* does not indicate an ideal conception of the partnership which should exist in a family. Why should the receiving teller be regarded as almost the whole of the bank? Why should the man have the disbursing of fourteen fifteenths of the entire amount received? Does not the wife in the charge of the home do her part toward earning the family income just as truly as the husband in the world outside? This is a point upon which the light should be turned more and more, if there is to be a solution found for some of the real social problems of the world.

As one proceeds to study all items of expenditure with a view to making it possible to give as much as possible, it will be found desirable to make a budget. Here is a suggestive form, graduated with regard to incomes of from $60 to $200 a month; it may, of course, be condensed or expanded, as desired:

A PERSONAL BUDGET
(monthly)

(The figures are given by way of suggestion only and subject to revision to suit each particular case in view of varying conditions, as to size of family, location, etc.)

	Receipts				
Wages (or net income from business, profession, etc.)	$60.	$75.	$100.	$120.	$200.
Other Sources	*	5.	*	30.	*
Total Income	$60.	$80.	$100.	$150.	$200.

* No "other resources."

	Expenditure				
I. Portion Set Apart for Giving	$ 6.	$ 8.	$12.	$20.	$35.
Percentage for Giving					
Local church support					
Benevolences through the church					
Local charities					
The poor, etc.					
II. Living					
Food	24.	30.	32.	36.	45.
Clothing	5.	6.50	8.	10.	15.
House (rent or house-taxes, interest on mortgage, fire insurance)	10.	14.	18.	20.	35.
Service (servant, fuel, light, telephone, etc.)	6.	8.	12.	14.	18.
Self-improvement (reading, recreation, travel, medical)	5.	5.	5.	7.	10.
Incidentals ("Beware of dumping")	2.	3.50	5.	8.	15.
III. Saving (life insurance, investment, etc.)	2.	5.	8.	10.	18.
Total Living Expenses & Saving	$54.	$72.	$88.	$105.	$144.
Percentage Expenses and Saving					

Farmer's Budget. Substantially the same form of budget will serve the purpose for most men, if it but includes the main essential items of food and raiment, with certain subdivisions for greater convenience of classification. As, however, the farmer's conditions are somewhat different from others, a special form which was worked out for use on dairy farms in New

York state is given; for stock and other types of farming, it would need to be adapted.

FARMER'S BUDGET

(for the year ending.....)

CASH INCOME

I. DAIRY

Milk checks ..... $
Other dairy products sold ..
Dairy stock sold .....

_____ Total $

II. POULTRY

Eggs sold .....
Poultry sold .....

_____ Total $

III. FARM PRODUCE

Vegetables sold .....
Fruit sold .....
Grain sold .....
Wood sold .....
Hay sold .....
Miscellaneous .....

_____ Total $

PRODUCE USED FOR FOOD AND FUEL
(Market Value)

From dairy .....
From poultry .....
Farm produce in general ...

_____ Total $

CASH AND PRODUCE: Income from all sources ..... Total $

TOTAL INCOME ..... $
Less operating expenses ..... $

NET INCOME ..... $

Per cent. set apart for GIVING ..... $

EXPENSES

I. FOOD purchased ..... $
II. CLOTHING ..... $
III. RENT or TAXES ..... $
Interest on mortgage .....
Insurance on farm .....
_____ Total $
IV. SELF-IMPROVEMENT (reading, travel, medical, tuition, etc.) ..... $
V. INCIDENTALS ..... $
VI. OPERATING EXPENSES
Labor ..... $
Feed and seed .....
Fertilizer .....
Fuel, light, telephone .....
New equipment .....
Repairs .....
Depreciation .....
_____ Total $
VII. GIVING
Church envelops ..... $
Special offerings .....
Sunday-school .....
All other benevolences .....
_____ Total $
Per cent. Given ..... $
VIII. SAVINGS (bank deposits, investments, etc.) .. $
Per cent. Saved ..... $

TOTAL EXPENDED ..... $

Farmers' Testimony. A central New York farmer writes:

"When we began tithing some years ago, we realized that farmers have no stated income. We naturally looked around for some plan to follow. We finally concluded that for us the best proposition was to tithe *on the basis of the previous year's income.* Since then we have kept a strict book account

both of sales and the expense of production. In the expense accounts are such items as these: taxes and insurance, seed and feed purchased, fertilizer, hired help. Taking these items from the gross sales, we arrive at our net income. We do not charge interest on our investment, as we put that against our living taken from off the farm and the house rent. We have pretty carefully demonstrated that these equalize each other. Since paying God his portion, he has blessed us not only spiritually but materially, and has made it possible for us to give to him offerings in addition to the tithe each year."

Another farmer:

"As a tiller of the soil, I must acknowledge that God directly enters into and is responsible for at least ninety-five per cent. of all crop production, leaving the results of my human labors not to exceed five per cent. As a Christian I must believe that I am not my own, and as a farmer I have every reason for acknowledging my stewardship by paying back to God at least a tenth of my net income. I want to be honest with God and treat him on the square. I can readily figure out what my income is. I can estimate our living gotten from the farm, keeping in mind that God wants not the letter but the spirit of the law, and that abundant returns, spiritual and material, come to those who from the heart hear the promise, 'Honor the Lord with thy substance and with the first fruits of all thine increase.'"

First Charge Against the Account. In working out a personal budget the first care should be to set apart as large a portion for giving away as is consistent with necessary outlay. The final adjustment of accounts will be affected by many considerations, but a definite minimum proportion should be determined in advance to be sacredly set aside as a first charge on all income. Ordinarily it should certainly be not less than a tenth. It is a libel on the Jews to say that "a Chris-

tian under the gospel should certainly give not less than the tenth which every good Hebrew paid under the Mosaic law." For the fact is, the Jew paid for his religion, not a single tenth, but more nearly a third. The tenth was the pagan standard. But then that is where we all started if the truth be told as to our origin. It may be a good place for those to start even now who are not equal to the Christian standard.

Government Calls for Accounting. The Income Tax law is serving as a schoolmaster to lead the people toward stewardship. No other nation in the history of the human race ever made such a provision as the United States in exempting what is given for religious and charitable purposes, up to 15 per cent. This assumes that the obligation to give away a definite portion of income is to be generally acknowledged and generously discharged. For the proportion suggested is higher than the tenth of other days and other peoples. While it sets no limit, it does suggest a standard and even holds out an inducement for giving. But without keeping an account how can one possibly arrive at a proportion? If the Income Tax is put upon a truly democratic basis, no class should be excepted. Does the farmer, for example, object that he cannot possibly tell what his income is until his crops are reaped and sold? He is referred back to the returns of the previous year as the basis on which to figure out his obligations to the government. Let him do the very same in dealing with God, who sends rain from heaven and fruitful seasons, filling his heart with food and

gladness. In dealing with the Lord of all there should be no attempt to take advantage of concessions such as politicians are prone for various reasons to offer to certain classes at certain times by way of exemption in consideration of favors received or expected in return.

Net Income. Let neither the farmer nor the baker nor the candlestick-maker take his living out of his income before figuring on the proportion to be set apart unto the Lord to be given away. Rather, let each one first sit down and estimate as nearly as possible what can be counted upon as the correct approximation to be estimated as the net income; then determine the relative portions for giving and living and saving. In determining these, the major factor will be the constraining love of Christ. The record of the Christians of Macedonia is preserved imperishably, "how that in much proof of affliction the abundance of their joy and their deep poverty abounded unto the riches of their liberality. For, according to their power . . . yea, and beyond their power, they gave" (2 Cor. 8. 2, 3). Such a spirit upsets all ordinary proportions. Lord Bacon says: "Certainly if a man will keep but of even hand, his ordinary expenses ought to be but to the half of his receipts; and if he think to wax rich, but to the third part." Had Lord Bacon taken into account what ought to be the first and foremost item of a man's outlay, his giving, he might have modified still further the proportions which he suggests. Reckoning with expenses of living only, he goes on to say, "A man has need, if he be plentiful in some kind of expense, to be

as saving again in some other; as, if he be plentiful in the hall, to be saving in the stable; and the like."

None need be at a loss to determine what the net income is if he takes the completed account of the preceding year as the basis on which to compute it. *Net income is the total income less the cost of producing it.* To the man on a fixed salary, that, together with what may come to him from investment or other special sources, constitutes his net income. If the minister's salary is supplemented by a manse or contributions in kind, the estimated value should be added to what is paid in money. The man who buys and sells, whether merchandise or stocks or any other commodity, reckons his profit only. The doctor would deduct from his gross income such expenses as office rent, conveyance, medicines, depreciation of instruments, and medical works. Other professional men would make corresponding subtractions. The farmer should estimate the value of the products of the soil consumed by his family, along with what he gets by barter or exchange; and from this he should take whatever he pays for hired help, taxes, and interest on the land, with a fair amount allowed annually for depreciation of stock and implements.

He who owns his home should add, to his other income, the rental value of it, less annual charges, proportioning his giving on the basis of this total. If, for example, A. has $2,000 a year income and rents a residence for $500, while B. with $1,500 a year, owns a home the rental value of which—less main-

tenance charges—is $500, the income of both men is the same. Other things being equal, the giving basis of each would be $2,000. But, if B.'s house is mortgaged, and, after paying interest, taxes, insurance, and wear and tear, he has an equity of but $100 a year, he would proportion his giving on the basis of $1,600.

The Separated Portion. For all classes and under all circumstances the part to be given away, whatever the proportion, should be separated—preferably deposited in a separate bank account—to be treated strictly as a Trust Fund. It will be a constant source of blessing and satisfaction. A friend who has for years done business in partnership with the King told me that he had long kept a separate bank account under the name of "The Nazareth Company." "You know," he added, "my Partner did business in Nazareth when he was down here, making yokes and plows and furniture and other things of a kind that would bring good prices. So I like to draw checks for him under the firm name now. It makes it all very real and near."

A well-known candy manufacturer who built up a big business, began in early life to give away a tenth, later increased his giving to a fifth, then to a fourth, and at length to half of all his income, along with which he gave himself unsparingly in personal service. Those who received checks from him found "M.P.a/c" written on the face of them, these letters standing for "My Partner." When those near him expressed surprise, as they sometimes did, at the large

amounts thus given, he replied, "That's not to my credit; the money is my Partner's; I only give it for him."

William Ewart Gladstone carefully kept an account of his giving, and this showed that his gifts to good causes aggregated fully half a million dollars. In a letter which he wrote to one of his sons at Oxford University, he offered the following suggestions as to the use of money:

"In regard to money, there is a great advantage in its methodical use. Especially is it wise to dedicate a certain portion of our means to purposes of charity and religion, and this is more easily begun in youth than in after life. The greatest advantage of making a little fund of this kind is, that when we are asked to give, competition is not between self on the one hand and any charity on the other, but between the different purposes of religion and charity with one another, among which we ought to make the most careful choice. It is desirable that the tenth of our means be dedicated to God, and it tends to bring a blessing on the rest. No one can tell the richness of the blessings that come to those who thus honor the Lord with their substance."

Keeping Account with God. There are business men who not only carry religion into their business but likewise carry business into their religion. One of these is a manufacturer in central New York.[1] Since setting out to practise proportionate giving he has made it a part of his business to enlist others to do the same, by offering to present a small leather-bound

[1] Harvey S. McLeod, of Troy, N. Y., whose experience as a lad is referred to in Problem II of the Stewardship chapter, page 26.

Beneficent Account-book to any one who would join in setting aside a definite proportion of income. During the years since he made the offer he has sent out more than two thousand ledgers, and he now has a wide circle of correspondents.

Stimulated by his example, a Pennsylvania business man began some years ago to do likewise, and within eight years before his death, gave away 623 ledgers to those who subscribe to the following declaration:

> Believing that it is the duty of every Christian person to set aside at least ten per cent. of his gross earnings to be used for the purpose of advancing the Kingdom of our Master and the bettering of our fellow men, I have opened this account with this purpose in view. I pray for the guidance of the Holy Spirit in all my dealings, and that I may have the blessing of our God in the work. 2 Cor. 9. 6, 7.
>
> Signed.....

In the back of the ledger is this sample form of account:

1900	BENEVOLENT ACCOUNT	CR.
June 3	To one tenth week's salary.....	$ .40
" 10	" " " " "	.40
" 17	" " " " "	.40
" 24	" " " " "	.40
" 30	" " " of gift.....	1.00
		$2.60
July 1	To balance due the Lord.....	$1.75

1900		BENEVOLENT ACCOUNT	DR.
June 3	By	Church collection	$ .05
" 3	"	Sabbath-school collection	.05
" 5	"	Flowers for sick	.20
" 10	"	Church collection	.05
" 10	"	Sabbath-school collection	.05
" 12	"	Book to poor girl	.25
" 17	"	Home Missions	.10
" 24	"	Foreign Missions	.10
" 24	"	Balance due the Lord	1.75
			$2.60

When once we have come to act upon the principle that God's ownership of all implies our stewardship of all, then in no servile spirit of bondage but in the glad freedom of partnership we will delight in administering every dollar of our income according to his will. "Whether ye eat or drink, or whatsoever ye do, do all to the glory of God" (1 Cor. 10. 31). "It is not baseness," says Lord Bacon, "for the greatest to descend and look into their own estate. Some forebear it, not upon negligence alone but doubting to bring themselves into melancholy, in respect they shall find it broken; but wounds cannot be cured without searching. He that cannot look into his own estate at all, had need both choose well those whom he employeth and change them often; for new are more timorous and less subtle. He that can look into his estate but seldom, it behooves him to turn all to certainties."

A "Conscience Fund"? Proportions will, of course, vary according to the size of the income and the demands for living under differing conditions and

circumstances. The suggested general lines, however, will be found suitable to most people. The very necessity of adaptation in each case is part of the education and advantage of the process of stewardship. Large liberty is left to the individuals, and in the process of accounting many questions of conscience are sure to arise. A man may find it more difficult to give a tenth when his income is small and his family growing than to give a fifth or a third when his children are grown and supporting themselves; on the other hand, a man may be tempted to cut down the proportion of his giving when his business has increased and calls for larger capital or opportunities for more profitable investments offer.

The man who cuts into his giving to-day in order to increase his working capital may persuade himself that by so doing he is making it possible to give more to-morrow, but he is dealing dishonestly with God. Sooner or later the account will be settled; for God keeps books, and no adding machine is as accurate in casting balances. "Be not deceived, God is not mocked." Not long ago a friend found himself obliged to go back over his ledger for a series of years to square up his giving, which had somehow been accumulating a deficit "while conscience slept." Why should not the church as well as the federal government have a "Conscience Fund"?

Doing Business with God. There died a few years ago in a town of one of the Southern states a lawyer quite reserved, very successful. He was known be-

yond his own town and state, and had won distinction in many cases carried to higher courts. His kindness to the poor, his devoted service to his church, and his unwearying efforts to bring to Christ the men he knew were recognized, but it was only at his death, when there came into the hands of the administrator of his estate several small worn account-books running over many years, that he was really known. Very commonplace books, the entries set down in a neat and careful hand, with here and there a fern or clover leaf gathered by the way, they contain the story of a man's walk with God, the investment of the talents committed to his care. There are two accounts, his personal one and his account with the Lord. On one page he set down from month to month his receipts, regular income, interest on stocks, securities, real estate, his legal fees, increase in values of investments. Against these he set down his expenditures. Everything was put down—small sums for fruit, a shoe polish, presents to friends, physicians' fees, traveling expenses. Almost always the first item on the page for disbursements is the tithe—his debt paid to God.

As one after another the small books are examined, the principles on which this quiet man ordered his life and service stand out upon the pages:

1. Man a trustee. He decided early in his career that he was but an administrator for God. Farms, banks, stocks, bonds, salary, his legal gifts, energy, foresight, thrift, influence,—all were talents entrusted to him, and for them he must give account.

2. Strict accounting. If he must render an account to God, how could he do it honestly, if he had not kept one? So every cent spent for family expenses, the education of his children, pleasure, and business, was put down, along with the money given to God. These account-books, which he never knew would be so carefully read, reveal no sums spent for luxuries. As his practise widened, and the years brought increasing wealth, the gifts grew larger, but personal comforts and pleasures did not. It is a record of self kept under, that God might gain.

3. A plan of giving. Running through the first books is the evidence that the tenth of his net income was regularly given, but very soon the proportion becomes larger—a fifth or a fourth, as if growth of joy in service and in giving had steadily kept pace with growing wealth. No gain in values failed of entry in the thirty years through which the account runs. On one page there is an entry of $884.73, an advance in land values; another of $250, a rise in bonds. The proportions for these sums are entered on the Lord's side of the ledger. When he found at the end of the year, that he had already given beyond the standard he had fixed, the books show that the excess was not carried over as a balance to his credit in the next year, but was left as an overpayment in his account with God.

4. Thank-offerings. Over and above these sums which he regarded as debts to God, are those set down as thank-offerings. One item is $666.67, a thank-

offering for some unrecorded mercy. Again and again the words occur, "A thank-offering"—to hospitals, orphanages, foreign missions, ministerial relief.

After his death the same clear perception of the personal responsibility which marked his relation to God through his life appeared in his will. Among its instructions providing for bequests to charities and the church are these words, "I hope this will prove satisfactory, as talents committed for God's service, and so used as to bring at the end to each one, 'Well done, good and faithful servant.'" [1]

According as a man keeps account with God he will anticipate the day of the Great Trial Balance, and will prove himself to be in fact a creditor here and now or else a debtor forevermore.

POINTS FOR DISCUSSION

VIII. Accounting

Aim: *To show that according to the accounting of a steward, he will prove himself to be a creditor or a debtor.*

Questions Suggested by the Chapter

What higher motive is there for keeping account of one's giving than the fear of the final judgment?

Why did Zacchæus begin at once to render an accounting when he looked into the eyes of Jesus?

How may children be most wisely trained to account for what they get and what they give?

[1] From a leaflet of the Laymen's Missionary Movement, *Presbyterian Church in U. S.*, Athens, Ga.

What advantage is there in getting young people to note what they spend, especially for pleasure?

Work out as nearly as you can the percentages of your living expenses and your saving, compared with your giving for last year, and make your own comment thereon.

How are those who do not receive their income statedly—as for instance some farmers—to determine the portion to be given and to keep account of it?

How does the federal income tax help to promote stewardship?

What advantage arises in setting aside the portion to be given and treating it as a Trust Fund?

How is one liable to be misled as to his giving, if he keeps no account?

How is net income to be determined?

How should increment on invested capital be treated with reference to the proportion to be given?

What bearing does our Lord's warning, "Let not thy left hand know what thy right hand doeth," have upon accounting for one's giving?

Problems from Life

I. A mother found under her plate at breakfast one morning a bill made out by her small son, Bradley, aged eight:

Mother Owes Bradley:

For running errands	$.25
" being good	.10
" taking music lessons	.15
" extras	.05
Total	$.55

Mother smiled, but made no comment. At lunch, Bradley found the bill under his own plate with fifty-five cents, and another piece of paper neatly folded like the first. Opening it, he read:

Bradley Owes Mother:

For nursing him through scarlet fever	nothing
" being good to him	nothing
" clothes, shoes, and playthings	nothing
" his play-room	nothing
" his meals	nothing
Total	Nothing

What do you think the boy did? Can you suggest how best to have anticipated his presentation of the demand for services rendered?

II. One who is now the manager of a telephone company started out in life by charging off one tenth of all income for the purpose of giving it away. After a while, he assumed an obligation for the support of a missionary as a personal substitute on a foreign field. At the same time he covenanted with the Lord to increase his giving on a graduated scale: one seventh on reaching $5 a day; one fifth on reaching $10 a day; and so on, steadily advancing. When last I met him, he quietly remarked, "I've got to one fifth now."

Mr. Nathanael Ripley Cobb, an exemplary young merchant connected with the Baptist church in Boston, at the age of twenty-three drew up and subscribed the following covenant:

"By the grace of God, I will never be worth more than $50,000.

"By the grace of God, I will give one fourth of the net profits of my business to charitable and religious uses.

"If I am ever worth $20,000, I will give one half of my net profits; and if I am ever worth $30,000, I will give three fourths; and the whole, after $50,000. So help me God, or give to a more faithful steward, and set me aside.

"N. R. Cobb."

What would you consider a sound basis on which to work out such a scale? What factors should be taken into the account?

VIII

INFLUENCING OTHERS

"Opportunity with ability makes duty."

Am I my brother's keeper (Gen. 4.9)?

None of us liveth to himself (Rom. 14.7).

Whoso shall cause one of these little ones that believe on me to stumble, it is profitable for him that a great millstone should be hanged about his neck, and that he should be sunk in the depth of the sea (Matt 18.6).

They are blind guides. And if the blind guide the blind, both shall fall into a pit (Matt. 15.14).

And Jesus entered into the temple of God, and cast out all them that sold and bought in the temple, and overthrew the tables of the money-changers, and the seats of them that sold the doves (Matt. 21.12).

Even so let your light shine before men; that they may see your good works, and glorify your Father who is in heaven (Matt. 5.16).

VIII

INFLUENCING OTHERS

That life counts most which multiplies itself most highly in the lives of others. Desirable as it is to learn how to get the most and the best for oneself out of the handling of money, it is a far greater thing to extend such benefit in the ever-widening circle of other lives.

The Best of Heritages. Not long ago a young friend of mine, a lad of fourteen, died of pneumonia at the Hill School. On his desk was found an account-book, showing that of his allowance of $12 for the term his necessary expenses had amounted to $1.26; besides this he had spent only 40 cents for personal purposes, and the remainder, amounting to more than $10, he had given away—most of it for famine relief and war work. He was a fine specimen of the all-round man in the making. A normal, healthy, happy boy, fond of sport, a good golfer, tennis-player, and half-back on his foot-ball team, he had given himself unreservedly to Christ. His heart was set on missionary service in India. Having first given himself, the giving of his money was included as part of the consecration of his whole life.

To find the key to that fine spirit of unselfishness we

must go back two generations at least; for his own parents, and theirs in turn on both sides of the family, had been conscientious stewards of God's bounty. The lad's father, along with two college chums, throughout his course in college and theological seminary, had denied himself even what seemed necessary, so as to provide the support of a missionary in India. Many a night was spent in an ordinary day coach, instead of taking a berth on the Pullman, when in his young manhood that lad's father had traveled up and down the United States and Canada in the interest of the Christian Student Movement. Having ever since, for about a quarter of a century, served without salary on both sides of the globe, influencing others by his example as well as by his precept, he has earned the right to say what he says in a booklet which he has written on stewardship:

"The spirit of our giving has become one of compromise instead of sacrifice. Testing our stewardship on the principle of doing all to God's glory, let us make a trial balance while we are still in possession here on earth. Suppose we take time to make an estimate of the items of our expenditure on paper, and note the annual cost of our necessities and of our luxuries. Let us add the amount we spend in advancing the kingdom of God, and see what per cent. it is of our income. When we have finished the list, let us honestly ask ourselves whether we have spent all with the thought of glorifying God, and whether we could hand over the account to our Master without shame, confident of his 'Well done, good and faithful servant.'"

Tracing the influence yet another generation further back, to the godly grandmother of my young friend, we get from her the key to the secret springs of that

fine stewardship. She tells how her sons—of whom there were three, all of them giving their lives wholly to Christian work, world-wide in its outreaching power—learned this pivotal lesson of life. On their birthdays they were always given as many dollars as their years, and were taught to devote a tenth of it to the Lord. The youngest had given a tenth of his cheerfully every year until he reached his tenth birthday; then he said a dollar was "too much to give away." His mother labored with him patiently, trying to show him that one tenth was the very least he could give. After a long struggle with himself he finally brought her the one dollar to put away, and the fond mother with pardonable pride declares, "The victory was won for all time. There was no more trouble with him after that, and he has ever since been a generous giver."

Need any one wonder that, with such influences back of him and such principles installed by his father and likewise by his grandmother, my young friend rendered such an account of his stewardship as that left behind on his desk at the Hill School when he finished his course with joy?

The Best Place to Learn to Give. The home is the best place of all to learn the lesson of Christian stewardship. Childhood is the time; and the younger the lesson begins, the better. The family should be conducted as a real partnership in which not only the father and mother but each of the children, likewise, have rights and corresponding responsibilities. It is

high time to get rid of the fallacy that the father of the family is the sole "wage-earner" and "it all comes out of one pocket anyhow." No wonder that women gave up having pockets in their gowns. But styles have been known to change, and this domestic wrong shall yet be righted, suffrage or no suffrage so far as the polls are concerned. As well might the wife monopolize the praying of the entire family as the father monopolize the giving. It is a miserable sort of home economics which compels the housewife to obtain in paltry pittances the money needed to meet the payments involved in providing for the household day by day. No less satisfactory is the system—or lack of system—which makes the children mere platters to carry to church or Sunday-school the coin to be put upon the collection plate. For, so far as the child is concerned, that is not giving at all which does not involve any sense of possession and of voluntary appropriation of what is given.

A Home That Failed. Of the parables of Jesus, that of the Forgiving Father (Luke 15)—popularly misnamed "The Prodigal Son"—is richest in suggestion of the effect of property upon personality. The story abounds in economic terms such as "give," "portion," "substance," "living," "wasted," "spent," "fields," "house," "swine," "calf," "husks," "kid," "servant," "bread," "ring," "shoes," "serve," "mine," "thine," "want," "perish," "hunger." The father, who is the central figure, enunciated the principle of partnership, "All that I have is thine."

But the family was not a cooperative company. Both boys failed to enter into real partnership with their father; both failed also to fulfil their stewardship to the community. The family property, which should have been the bond of a mutual interest, proved to be a bone of contention, which severed the home ties. The elder brother, self-centered in covetousness and showing the unmistakable marks of the miser, needed to learn how to spend; the younger, self-centered in indulgence and developing the fatal tendencies of the spendthrift, needed to be taught to save. Had both learned the lesson of giving, they might have been saved—the one from hoarding and the other from wasting. The right influence does not appear to have been at work. Where was the mother? What kind of influence had been exerted when the boys were being trained? Had they been taught as children to handle money and account for it? "Give me" is the insolent demand of the younger; "thou never gavest me" is the querulous complaint of the elder. The essence of the latter's sin is against his brother; that of the former is primarily against the father.

A Real Cooperative Society. I once visited a home in the Middle West where for years past there has been carried out a cooperative plan which might well be reproduced in many another home. When the father receives the wage, he gathers the whole family around the dining-room table and divides to each a portion, according to a carefully graduated scale. Corresponding to this right there are responsibilities as-

signed to each one of the family circle. The boy is in charge of the heating of the house; he buys and puts in the coal and cares for the furnace. The daughter shares with her mother the domestic work of the home out of school hours. When the month's pay is received, each and all put aside a definite proportion for giving. After more than half a dozen years, the father of that family in reply to my inquiry states, that "the plan holds as when you were here. Salary has advanced another $300 a year (which is in line with the terms of the contract of our Father). The house which we then rented is now our own. We have insurance which would yield $7,000 in case of my death by ordinary cause, or $9,000 if by accident." For ten years now the gifts of that family have ranged from $400 to $550 a year, according to circumstances, aggregating for the whole period over $5,000, which is fully one third of the entire income. The influence of the personal example has extended to a circle of fellow railway employees, who have combined together to support missionary work at home and abroad, amounting in all to $10,163.54 in the decade. If the influence of one Christian man, of one family, can widen like that, to the very ends of the earth by the application of Scriptural principles of stewardship, without any organization whatever, what cannot be accomplished by installing these same principles in the life of an entire church and of many churches?

The Church Responsible. The church has a large function to fulfil in developing the grace of giving. It

is the family magnified many fold—and much more than that—and in view of the very large and vital part that stewardship has in the molding of character, the church should give a leading place in all its program to instilling the principles of proportionate as well as systematic giving in the lives of all its members, younger and older. Some churches are doing so.

Make a Survey. Take the experience of one, which with 615 members and a budget of $5,000 has recently been doing a valuable piece of laboratory work in cultivating stewardship. At the outset a careful survey of the giving power of the church was made. This showed:

1. That less than 11 per cent. of the members contribute over 82 per cent. of the whole amount.
2. That those who give most generously are proportionate givers.
3. That the proportionate givers are the most regular worshipers, and that those who give generously also—as a rule—pray as well as worship.
4. That practically all who attend the prayer-meeting are proportionate givers.

With these facts in view plans were initiated to enlist the members to give proportionately as well as systematically.

A Program. Another church has pursued the following program:

1. Once each month the pastor preaches on some phase of stewardship.
2. Following up the sermon, a carefully selected pamphlet is placed in each home of the congregation.

3. Every one in the church is furnished a card on which to fill out the various items, showing "How I Use My Money" and summing up so as to bring out the contrast between "Total for Myself" and "Total unto the Lord." (See page 142.)

4. A Christian Stewardship enrolment card is presented, with a view to signing up those who have come to a conviction such as would lead them habitually to set apart a definite portion of their income.

All this is preparatory to the annual Every Member Canvass, when every one in the church is visited at home with a view to registering subscriptions for both local church support and benevolences.

Begin with the Young. The most promising field for cultivating stewardship is among the young. The Sunday-school and the young people's society afford fertile ground for applying stewardship principles. In one Sunday-school, after a talk on Giving with personal testimony as to the blessing which results in spiritual joy, assurance in prayer, and a real sense of partnership with God, the president of the county bank rose and said, "I see this matter in a new light, and pledge myself henceforth to give proportionately." The opportunity was then extended to all, and forty-four arose in token of their purpose; among them were two entire classes of boys and young men, also a lawyer, a dentist, a physician, and the leader of the Sunday-school orchestra. Fifty Beneficent Account-books were ordered.[1]

[1] See pages 154, 155.

Christian Stewardship Movement. The fulness of time is now come for a Christian stewardship movement in which the various communions shall all unite for a nation-wide propaganda. Through the Laymen's Missionary Movement the leaders of practically all the Protestant evangelical churches are already agreed upon a statement of basic principles and a form of enrolment. Much valuable literature is being developed which is available through the denominational and interdenominational agencies.

In some sections of the church, curricula on the subject of stewardship as well as missions are available or are in course of preparation, adapted to each department of the Sunday-school and the other organizations of the local church.

Prize Essay Competition. The study of stewardship is being stimulated by offering prizes for the best essays on the subject written by pastors and other church officers, theological students, and young people in the Sunday-school and young people's societies. Hundreds of essays have been written and more are in course of preparation. Thus much constructive thought is being developed with far-reaching reflex effects. The air is electric with powerful currents which need only to be harnessed in order to move the church out to new achievements and a new spiritual awakening.

Steps to Take. The following steps are suggested as a means of establishing the practise of Stewardship in a church:

1. *Make a survey of the membership:*
   (1) To learn who are already giving proportionately;
   (2) To get each one to note for his own guidance how much he has given for religious and charitable purposes the past year as compared with income; likewise, what was expended for living and what was saved, in proportion to the amount given.

2. *Distribute literature* on the subject, selecting it with care and delivering a copy in each home, accompanied by a letter from the pastor. (See list of pamphlets on pages 189, 190.)

3. *Study the Scriptural teaching* as to stewardship:
   (1) In a series of mid-week prayer-meetings, carefully planned so as to present personal experience;
   (2) In study circles, men's Bible classes, or discussion groups, using a text-book such as this one.

4. *Have a special sermon* or series of sermons preached, leading up definitely to enrolment.

5. After presenting the case in an inspirational way, *test the response,* as you would get the verdict of a jury, by putting these two questions to a rising vote:
   (1) Who are already giving a definite proportion? (Have these remain standing.)
   (2) Who will join in doing so?

6. *Sign up* then and there those who are ready to subscribe to a declaration such as the following, which can be obtained from denominational and interdenominational headquarters:

THE FELLOWSHIP OF STEWARDSHIP

Principles

1. God is the owner of all things.

2. Man is a steward and must give account for all that is entrusted to him.

3. God's ownership and man's stewardship ought to be acknowledged by setting apart, as an act of worship, a separated portion.[1]

4. The separated portion is to be administered for the kingdom of God and the balance treated as no less a trust.

Enrolment

I accept these principles and will set apart a definite portion (per cent.) of my income to administer for the kingdom of God.

Name.....

Address.....

(Date)....., 19...

(The foregoing to be retained by the signer)

(A duplicate of the above form to be turned in to the Pastor or other leader appointed for this purpose)

7. *Bring the signers together* occasionally for conference and prayer with a view to securing concert of action in propagating Stewardship principles. With practically no additional organization, the movement may be extended through the regular services and existing societies of the church, until the entire membership is included in this goodly fellowship.

Features of the Fellowship. It will be noticed that the proposal involves practically no additional organi-

[1] Most proportionate givers with moderate incomes begin with a tenth as a Scriptural and reasonable starting-point. Those with larger means should begin with a larger proportion and keep increasing the proportion as income increases. The Federal Income Tax Law exempts up to 15 per cent. given to organizations operated exclusively for religion, charity, etc.

zation. Rather is it a platform of Scriptural principles upon which those who are willing to practise proportionate giving can strengthen each other's hands. The regular services should be utilized, rather than multiply meetings. And thorough study of stewardship should be carried on in the Sunday-school and in study classes. An arrangement is being adopted by many churches which unifies the organizations so as to have them meet weekly on the same day, constituting a School for Missionary and Benevolent Education, for a term of six to twelve weeks before Christmas and a similar term after New Year's. In some sections Sunday evening is devoted to this purpose; in others, the mid-week prayer-meeting is made the focal point to which the several organizations are articulated. The Women's Societies meet early in the afternoon; committee meetings are held from five to six o'clock; then supper in common for the whole church-membership, at a nominal price; followed by an entertaining missionary presentation, dramatic or otherwise, for a half hour; then all separate into classes for study, with a variety of elective courses, in the Bible, Missions, or Stewardship; finally all come together in a devotional service for intercession. Into such a scheme the Fellowship of Stewardship fits most appropriately, being included in one or more of the Study Groups and occasionally featuring the results of its study, in the way of charts and other exhibits, in the after-supper presentation and in the prayer-meeting.

The Fellowship does not lay down a uniform pro-

portion for all givers to follow. It allows large latitude, but it illuminates conscience with the light of Scriptural teaching and by implication suggests that most Christians under the gospel should start with giving not less than Hebrews under the Law and even pagans in a still earlier period gave.

Put into Operation. Although the plans outlined in this chapter have but recently crystallized, not a few churches of all sorts in various sections have put them into operation with reassuring results. One of these took advantage of the Christmas season as an opportune time to give effect to the plan of the "Fellowship of Stewardship." A card was issued which provides for the dedication of self, substance, and service, with definite declarations of purpose under each of these divisions. Under that of "Substance" the purposes are:

1. To contribute to the support of my church and missions regularly and as God has prospered me.
2. To make an offering at the communion seasons to the deacons' fund, to be used in their ministry to the needy of the church and community.
3. To enroll in the "Fellowship of Stewardship" by which I agree to set aside statedly *a definite proportion* of my income to be used in the work of the Lord in my church, in my community, and in all the world. This may be one tenth or any other proportion of my income which I decide the Lord wishes me to devote to him.

Another pastor issued a "Service Enlistment Pledge" to his people, and at once 25 per cent. of the

congregation signed up. The pledge contained the following conditions:

I hereby pledge to give into the treasury of my church at least one tenth of my income during the war, the same to be administered by the official board of the church for the following causes:

1. The necessary local church support,
2. The benevolent boards of the church,
3. The army and navy work of the church as carried on by the Y.M.C.A., Red Cross, etc.,
4. The famine relief work of the church, such as Assyrian and Armenian relief.

Thus with wide latitude the principles are being applied in different ways, always, however, with the same result, not alone in the inevitable increase of gifts, but —more important far—in the spiritual quickening of the givers individually and consequently of the church as a whole.

Not long ago in a western Pennsylvania church one Sunday morning an envelop was put on the plate containing six crisp $50 bills, with nothing to indicate the giver. It came from one of 120 members who are known to be giving proportionately; that was all that could be ascertained. But it is significant of what can be expected when the practise of stewardship is the rule rather than the rare exception, as at present.

Let the Leaders Lead. What is needed above everything else is a courageous and consistent leadership on the part of the pastors. This is sadly lacking for the most part at present. Not that ministers are like the prophet Samuel's sons, who "turned aside

after lucre" (1 Sam. 8. 3). On the contrary most of them are, as Paul enjoined Titus, "not greedy of filthy lucre" (Titus 1. 7); few are "teaching things which they ought not, for filthy lucre's sake" (Titus 1. 11). No, it is not "the deceitfulness of riches" (Matt. 13. 22)—unless it be in very exceptional cases —that turns our spiritual leaders away from doing their duty to develop the grace of giving; but too often "the cares of the world," due in many cases to insufficient support, cut the nerve of their leadership at this very vital point. Many a minister is muzzled on the subject of Stewardship by church officers who do not hesitate to tell him, that he has "no business to meddle with the money matters of the church." If he is fearless enough to disregard the risk of "losing his place," he will make it unmistakably clear, that, while he is not concerned to know what any one gives to the support of the church, his salary being involved in that, yet when it comes to the benevolences the case is altogether different; for one of his primary responsibilities is for the spiritual development of his people; and, since giving is one of God's means of developing grace, he cannot without incurring guilt remain ignorant as to the exercise of that grace.

But at this very point comes the crucial test to many a minister of God. Is he himself living up to God's standard? Is he honoring the Lord with the first-fruits of his own increase? If not, how can he with any power lead others to do so? It is just here that Satan gets in his subtlest suggestions.

"Corban." "Give a tenth?" said the minister of an up-state church to a fellow minister who was urging the obligation of proportionate giving as incumbent alike on all. "Why, man, I give ten tenths: my whole life is consecrated to God's service." When the annual Every Member Canvass took place, he had it understood that no visitor need call at the manse, as none of his family could be expected to contribute. "That's what's the matter with our church," afterward remarked the church treasurer. "Is it any wonder that neither the minister's son nor daughter, although both earning salaries, contribute a single cent to the support of the church or its work?" What else could be expected with such an example? Being "chips of the old block," they set up essentially the same old claim of "Corban"—with which our Lord dealt when he said, "If a man shall say . . . That wherewith thou mightest be profited by me is Corban, that is to say, Given to God; ye no longer suffer him to do aught for his father or his mother; making void the word of God" (Mark 7. 11, 12). In the case cited there is this difference, that it is their obligation to the heavenly Father that these children default; though, by the same token, they may yet accord the same treatment to their earthly parents.

To all such might well be applied the wholesome if somewhat caustic treatment administered by a friend of mine who leads a men's Bible class in St. Louis. His patience had been sorely tried by a sanctimonious old Pharisee who was wont to freely advertise his

complete consecration. One day when the question of devoting a definite portion of one's possessions to the purposes of God's kingdom was under discussion, this brother said:

"I have long since got beyond that point; all that I have is consecrated to the Lord."

"Well," said the leader, "if I were the Lord, and you were to say that to me, I would say, 'Fifty per cent. off for cash.'"

Undoubtedly he who has truly made an unreserved consecration of himself to God will have no reluctance about sacredly setting apart a definite portion as the earnest of the faithful devotion of the whole life, whether in the form of money or time or talent. When the leaders lead the way, the flock will follow.

Faithful Dealing Needed. It will no doubt be necessary for the shepherd to use his staff to bring some of the wayward sheep into line. Thus does the Rev. J. B. Gambrell in his trenchant tract, "Who Owns the Wool?", show the responsibility of our spiritual leaders for faithfully pressing the claims of stewardship upon their flocks:

"Shear the sheep? Yes, frequently and close. The pastors are the shepherds; and it is their business to feed the sheep, care for them, and shear them. A shepherd who neglects to shear his sheep ought to be turned off. He is an unfaithful servant of the great Owner. Pastors need to face this question. They must face it, for the time is at hand when pastors will be judged according to their works,—not by their dignity or their pretensions, but by their works,—and one of the works is to shear the sheep.

"But the question has two sides; God's side and our side. Is it not hard on the sheep to shear them? Not at all. It is good for them in every way. If sheep be not sheared, they become unhealthy. How many of God's saints are surfeited with the things of this world! Their spirituality is smothered by a plethora of the things of this life. Many are sick because their lives have no outlet. Their affections are turned after their earthly possessions and not set on things above. One of the best things a pastor can do for his people is to induce them to give liberally to good causes. He is doing the best thing for his people when he brings them to recognize their obligations to God in his financial affairs. So important is this matter in the churches and in the lives of the people, that it demands special and extremely earnest treatment. Some of the sheep must be cornered and crowded before they will submit to the process clearly taught in God's Word; but they must be sheared.

"The question takes on another practical turn: 'Where thy treasure is, there will thy heart be also.' This is Christ's word fulfilled in every life. If sheep are not sheared, they drop their wool, or the devil picks them. Alas! for the waste of God's money in the service of the world, the flesh, and the devil; and this to the hurt of God's people. Sin costs more than religion. Bad habits cost far more than the most liberal giving to God's causes, if we count money and what is more than money. Robbery of God is a horrible and undoing sin. Giving to God has a wonderful power to bind the life to him."

God's prophets of old did not hesitate to deal uncompromisingly with the question of a man's accountability to God for the use of his money. For a man to withhold the portion which God required to be set apart for purposes of religion they called plainly robbery; as Malachi puts it, "Will a man rob God? Yet ye rob me . . . even this whole nation" (Mal. 3. 8, 9).

James, the brother of our Lord, was no less outspoken: "Come now, ye rich, weep and howl for your

miseries that are coming upon you. Your riches are corrupted, and your garments are moth-eaten. Your gold and your silver are rusted; and their rust shall be for a testimony against you, and shall eat your flesh as fire. Ye have laid up your treasure in the last days" (James 5. 1-3).

Those who will sow the seed of Scriptural teaching as to stewardship will surely reap rich harvests in due season. A little while ago in a new mission station in southern China, near the border of Siam, eight non-Christian men appeared one Sunday morning just as the public service was commencing. They listened eagerly to the preaching of the Word and when the collection plate had been passed without being presented to them, they got up and walking one after the other to the front of the church each placed an offering on the plate. Being asked afterward whether they knew what they were doing, the oldest took out from a cloth a copy of the Scriptures which he said he had received from a missionary years before and had carefully kept and studied ever since. From it he had learned that giving is an essential part of worship.

John Wesley's Message. John Wesley proclaimed the message of stewardship with no uncertain sound. One of his most famous sermons made these three points: "Earn all you can; save all you can; give all you can." A farmer is said to have listened with rapt attention as the famous preacher unfolded his theme. After the first division, "Earn all you can," he nudged his neighbor and whispered, "I never heard preaching

the like of that before. Yon man has good things in him." When Wesley went on to denounce thriftlessness and waste, satirizing the wilful wickedness which lavishes in luxury, the farmer rubbed his hands in glee and thought that, what with accumulating and hoarding, surely salvation had come to his house. So, when the preacher had finished the second division, "Save all you can," the old man grew more elated and exclaimed, "Was there ever preaching the like of this?" But when the preacher had done with his third and last point, "Give all you can," the farmer exclaimed, "Aw dear, aw dear, he's gone and spoiled it all!"

What John Wesley preached he likewise practised right royally. Beginning with a salary of 30 pounds (nearly $150) a year, he gave 2 pounds. The second year, when he got 60 pounds, he still lived on 28 pounds, and gave away 32 pounds (nearly $160). When his income reached 120 pounds, he was living in the same simple way and giving away 92 pounds (nearly $460).

When he died, his inventory included only his clothes, books, and carriage, and enough for a simple burial. He had given away, it is said, in his lifetime over 24,000 pounds ($120,000). The steady increase of his income confirmed the principle, "There is that scattereth and increaseth yet more" (Prov. 11. 24). "He that soweth bountifully shall reap also bountifully" (2 Cor. 9. 6).

There is need of many such fearless preachers today. It should not be left to the Socialist to usurp the

place of spokesman to give the message of stewardship. Will the church prove a faithful prophet to teach the truth concerning it to the waiting world?

Fulfilling a Prophecy. Thus will be fulfilled this prophecy of Horace Bushnell:

"The money power, which is one of the most operative and grandest of all, is only beginning to be Christianized. What we are waiting for is the consecration of the vast money power of the world to the work and cause and kingdom of Jesus Christ; for that day when it comes will be the morning, so to speak, of the new creation. That tide wave in the money power can as little be resisted, when God brings it, as the tides of the sea; and, like these, also, it will flow across the world in a day."

According as Christians fulfil or fail to fulfil this function they become stepping-stones to higher things or stumbling-blocks in the way of those who are waiting to enter into the kingdom of God.

POINTS FOR DISCUSSION

VIII. Influencing Others

Aim: *To show that according to the influence one exerts, especially upon the young, by example as well as precept, in regard to giving, one is bound to be either a stepping-stone or a stumbling-block.*

Questions Suggested by the Chapter

How should the family be regarded in relation to the income, in order to best develop the character of children?

Suggest ways in which a child may best be enabled to earn.

How should the money be furnished a child to contribute in church and Sunday-school?

What financial training of my childhood helped me most?

What relation is there between the giving and the worship and work of a church?

What is done to develop proportionate giving in your church? In the young people's society? In the Sunday-school?

How many proportionate givers are there among your members?

If the member is not known, how best can you find out?

What place is given the subject of stewardship in the preaching you hear? Why is it not given greater prominence?

State the essential features of the "Fellowship of Stewardship."

How can you most effectively help to establish and extend it?

Problems from Life

I. A young woman, working as a stenographer in an office whose manager was a constant advocate of proportionate giving, was led to begin the practise by setting apart a tenth. After a while she was surprised to see how much money she had available for giving. While realizing new joy in helping here and there as never before, she found there was a steadily increasing balance in the sacred fund. Becoming more and more interested in foreign missions, she decided to contribute to the support of a specific object abroad. But not being able by herself to underwrite any considerable sum, she sought to get others to unite with her. One after another girls working in adjoining offices, all of them on small salaries, commenced to proportion their incomes and joined together to support a missionary representative in Latin America. Most of them sent in applications and obtained the Beneficent Account-book referred to on page 155. Now there are twenty-three self-supporting girls in that circle in North America who are multiplying their own lives and blessing the lives of many others in South America by their partnership with the Son of God in extending his kingdom.

How can you, likewise, help to widen the circle of proportionate givers?

II. The Rev. J. Ross Stevenson, when pastor of the Fifth Avenue Presbyterian Church, New York City, received a letter

enclosing a month's wages from a Swedish servant-girl just before the annual offering for foreign missions was to be taken. She wrote that she had been making the offering a subject of special prayer and it had been put into her heart to give this sum. Lest Satan should tempt her not to give so much, if she waited until Sunday, she sent it at once. When the pastor read the note from the pulpit, there was a profound silence, and the offering that day was doubled by the example of one girl's sacrifice.

Two men who had come over from New Jersey for that service walked down the avenue afterward together without either saying a word for some distance. One asked the other whether he could lend him money to get home; then his friend confessed that he, too, had put into the offering every cent he had with him. Both were obliged to walk to the ferry and find a good Samaritan in Jersey City to assist them to get home.

How do you think the Lord who still sits over against the treasury regards such an offering as was made that day?

III. A prominent Pennsylvania manufacturer tells me that in his youth he heard a Friend at a meeting-house near Philadelphia throw down a challenge which he declared he had made publicly hundreds of times without contradiction. My friend, likewise a Friend, took it up and has continued to repeat it for a quarter of a century and more with the very same experience. It is this: that no one has ever failed to prosper in material things who has faithfully put to the test this word of God; "Honor Jehovah with thy substance, and with *the first-fruits of all thine increase;* so shall thy barns be filled with plenty, and thy vats shall overflow with new wine" (Prov. 3. 9, 10).

Can you cite any exception to the fulfilling of that promise? Are you yourself putting it to the test and, if so, with what result?

BRIEF BIBLIOGRAPHY FOR SUPPLEMENTARY READING

Books

	Single Copy
A Man and His Money, Harvey Reeves Calkins. Methodist Book Concern, New York	$1.00
Christianizing the Social Order, Walter Rauschenbusch. Macmillan Company, New York	1.50
Jesus Christ and the Social Question, Francis Greenwood Peabody. Macmillan Company, New York	1.50
Money Mad, Cortland Myers. Fleming H. Revell Company, New York	1.00
Money: Thoughts for God's Stewards, Andrew Murray. Fleming H. Revell Company, New York	.25
Property: Its Duties and Rights, Introduction by the Bishop of Oxford. Macmillan Company, New York	1.75
Stewardship, C. A. Cook. American Baptist Publication Society, Philadelphia	.10
Stewardship Starting Points, Harvey Reeves Calkins. Methodist Book Concern, New York	.50
The Law of the Tithe, Arthur B. Babbs. Fleming H. Revell Company, New York	1.00
The Sacred Tenth (2 vols.), W. Henry Lansdell. Edwin S. Gorham, New York	7.50
The Tithe, E. B. Stewart, Winona Publishing Company, Chicago	.50
The Use of Money: How to Save and Spend, E. A. Kirkpatrick. Bobbs Merrill Co., Indianapolis, Ind.	1.00

Pamphlets [1]

	Single Copy	Per Hundred
Catechism on Christian Stewardship, R. L. Walkup. Presbyterian Church in U. S., Jackson, Mississippi	.05	$1.00
Confessions of a Business Man, George Innes. Laymen's Missionary Movement, New York	.05	3.50
Elements of Stewardship, Harvey Reeves Calkins. Methodist Book Concern, New York	.03	1.00

[1] Add postage, if ordering a single copy by mail.

	Single Copy	Per Hundred
Perpetual Motion, Stanley White. Hubbard Press, Auburn, New York	.03	$1.00
Proportionate Giving, Robert E. Speer. Hubbard Press, Auburn, New York	.03	1.00
The Basis of Stewardship, George F. Pentecost. Hubbard Press, Auburn, New York	.03	1.00
The Divine Law of Giving, Richard Duke. Methodist Book Rooms, Toronto, Canada	.05	2.50
The Jarring of Jacob Shapleigh, Harvey Reeves Calkins. Methodist Book Concern, New York	.03	1.00
The New Testament Conception of the Disciple and His Money, Edward I. Bosworth. American Board of Commissioners for Foreign Missions, Boston, Massachusetts	Free	
The Opportunity of the Hour, George Sherwood Eddy. Student Volunteer Movement, New York	.05	2.50
The Scriptures on Stewardship, Compiled by Henry C. Applegarth. Department of Missionary Education (Baptist), New York	.02	.80
The Stewardship of Life, Joseph N. Shenstone and J. Campbell White. Laymen's Missionary Movement, New York	.05	2.50
The Victory of Mary Christopher, Harvey Reeves Calkins. Methodist Book Concern, New York	.15	
What We Owe: from a Lawyer's Standpoint, J. P. Hobson. Presbyterian Church in U. S., Richmond, Virginia	.05	2.50
Your Own or Another's, David McConaughy. Hubbard Press, Auburn, New York	.03	1.00

INDEX

Acid test, money an, 6, 53, 95, 96
Accounting, for all of life, 3; for money, essential, 136; with God, 154, 155
Acquiring, two ways of, 41, 42; Scripture relating to, 45
African Christians set example, 108, 111, 112
Almshouse, Blackwell's Island inmates, their gifts, 20, 21
Arthur, William, on the first-fruits, 57; on the Jewish tithes, 123

Bacon, Lord, on spending, 56, 151
Baldwin, Matthias W., 26
Beneficent Account-book, 154, 155, 172, 186
Bequest, a way of acquiring, 41, 42; but not of giving, 100
Blacksmith supporting his missionary substitute, 20
Boy's bill to his mother, 161
British Labor Party, its platform, 36
Budget, of time, 51; a sample balance sheet, 143, 144; farmer's, 146-148
Bushnell, Horace, his prophecy, 185
Business, conversation of men of big, 12

Cain and Abel, their giving contrasted, 115
Calkins, Harvey Reeves, property involves personality, 43, 44; *The Victory of Mary Christopher*, 136
Carey, William, his practise in giving, 118, 119
Character, affected by things, 8, 9; through stewardship, 23, 24; through acquiring, 42; through spending, 53, 54; through saving, 78; through giving, 94; through proportioning, 122, 129, 130; through accounting, 138, 154; through influencing others, 165-171, 180-183
Child's Allowance Chart, 137-140
Chinese givers, 183
Christian stewardship movement, 173-177
Church, responsible for training in stewardship, 170-171, should make a survey, 171; a stewardship program, 171, 172
Cobb, Nathaniel Ripley, his covenant, 162
Colgate, William, how he began giving, 17, 18; his grandson follows in his footsteps, 17
Colorado, a pocket of silver opened in, 94
Comfort, a, defined, 65
Commands of New Testament not less binding than those of the Old, 97
Conscience Fund, a, 156
Convenience, a, defined, 65
Converse, John H., 26
"Corban," a modern instance, 180

Dennis, James S., on the contribution box, 103
Dodge, Cleveland H., remark to Richard C. Morse, 120
Dodge, William E., his pleasure in giving, 15
Drummond, Henry, on work, 9

Enrolment in the Fellowship of Stewardship, form of, 175

Family, a cooperative concern, 145, 169, 170
Farmer, the Foolish, 81, 83; sample budget, 147, 148; should include in his estimated income what he takes from the soil for his living, 152
Farmers' testimony, 148, 149
Fellowship of Stewardship, The, 175; features of, 175, 176
Fiske, Fidelia, how her Sunday-school scholar saved and gave, 88, 89
Forms of Account: Child's Allowance Chart, 140; Young People's Expenditure, 142; analysis of a sample account, 144, 145; personal budget, 145, 146; farmer's budget, 147, 148

Gambrell, J. B., "Who owns the Wool?" 181
Giving, God's antidote for selfishness, x; a check upon spending, 56; the measure of God's capacity of, 93; method of raising men rather than money, 94; what it is: not acquiring merit, 98; a trait of God, 99; not bequeathing, 100; not self-advertising, 100; not exchanging, 101; tested, not by sequel but by motive, 104; defined, 105; objects, 105; Scriptural directions, 106; its supreme expression, 109

Gladstone, William Ewart, letter to his son, 154
Gordon, A. J., story of William Colgate, 17
Gore, Bishop, on property, 37-39
Goucher, John F., 40
Government inculcating stewardship, 150
Grocer's tombstone, inscription, 10

Haidarabad, prime minister's steward, 4
Havergal, Frances Ridley, on shopping, 62
Hobhouse, L. F., on property, 36
Home the best place to learn stewardship, 167; a good example, 169, 170
Hopkins, Jared and Johns, 5
Hypocrisy, still rife in the church, 97; rebuked, 180, 181

Income, net, defined, 152; includes usufruct as well as money-wage and profit, 152

Income tax, typical instances, 31, 32
Individual, the middle partner, x; his part in property, 41
Influencing others to give, 165
Inheriting entails additional obligation, 42
Inslee, Samuel, 14, 15
"Iron Maid," "the," 10

Jenks, Jeremiah W., on training Jewish youths, 78
Jesus' teaching, as to property, 39; acquiring, 45, 46; spending, 58, 59; saving, 80, 81; giving, 97, 98; proportioning, 127; accounting, 137; influencing others, 168, 169

Kennedy, John Stewart, 16, 17
Kirkpatrick, E. A., on child training through spending, 54

Lansdell, W. Henry, 124
Law, William, his pen-portrait of "Miranda," 20, 21
Lawyer's account with God, 157-160
Leaders wanted for development of stewardship, 178, 179
Life, all of it a stewardship, 3
Losing may result from excessive saving, 79; from unwise investing, 79, 80
Luxury, a, distinguished from a necessity, 65, 66; samples of, 68

MacBride, Robert E., 64, 68
Macleod, Harvey S., 26, 154
Maiden lady starting the Madras Y. M. C. A. building, 19
Mammon may be converted into a means of grace, 67
Merchant who used the Lord's money for his own business, 47, 48
Minister's, salary held back is robbery, 84; manse, to be reckoned as income, 152
"Miranda," a typical steward, portrayed by William Law, 21, 22
Money, defined, 7; what it is: a medium of exchange, 6; a measure of the value of things, 7; also of men, 7, 8; it likewise helps to make men, 8, 54; it talks, revealing what man is, 11; it represents stored personality, 12; it determines destiny, 10; its magic power, 8, 53; only a part of one's stewardship, 13, 119; various types of, 6, 7; one's first, 42
Morse, Richard C., 120
Mortgage, God holds the first, 33
Moses, Margaret, her example, 20
Motive: differentiates between luxury and necessity, 63; between giving and paying for value received, 101-104; for acquiring, 46; for saving, 77-80; for giving, 93; for accounting, 135; for influencing others, 165
Motto on Royal Exchange, London, 33, 34
Mottoes for chapters: stewardship, 1; acquiring, 29; spending, 49; saving, 69; giving, 91; proportioning, 113; accounting, 133; influencing others, 163
Moule, Bishop, on Christ's bond-servant, 98

Necessity, a, distinguished from a convenience, a comfort, and a luxury, 65
Net income, defined, 152

Ownership, distinguished from possession, 31; originally God's, 35

Partner, the Chief, his part in property, 39, 40
Partners, three, contribute to the value of property, 35
Partnership not inconsistent with stewardship, 4
Paul's teaching as to spending, 58; his complete silence as to tithing, 125

Perkins, George W., on the obligations of wealth, 85, 86
Personality involved in property, 43
Possession distinguished from ownership, 31
Poteat, Dr. E. F., on title to property, 34; on relative investment of partners, 41
Poverty, Jesus puts no premium upon, 58, 59
Principles of: stewardship, 23, 24; acquiring, 44, 45; spending, 58; saving, 80; giving, 93; proportioning, 127-129; accounting, 159, 160; influencing others, 183
Prize Essay on Stewardship, competition, 173
Production, Jesus the Master of, 45, 46
Property, its value contributed by three partners, 35; Bishop Gore, on the subject of, 37-39; respective contributions, 39-41
Prophecy of Horace Bushnell, 185
Proportionate giving, distinguished from systematic, 107; instances of, 131, 132

Railway engineer as the Lord's treasurer, 27
Reading, supplemental, 189, 190
Rich, consideration of the right to be, 37, 85, 86
Rockefeller, John D., how he began giving, 27
Royal Exchange, London, motto on, 33
Ruler, rich young, 127

Sabbath not coordinate with the tithe, 125
"Sacred" distinguished from "Secular," 121
Saving, nations learning ways of, 71, 72; offset by waste, 73; results in accumulation of money, 75; should be made tributary to extension of Christ's Kingdom, 75, 76; should begin in childhood, 76; benefits of, 78; ways of, 79; objects of, 80; peril of, 82, 83; instances of, 183, 184
Schauffler, A. F., on the nature of money, 12, 13
Schoolboy's account-book, 165
Scotch lad who got the worth of his money, 62, 63
Scriptures on: stewardship, 22, 23; acquiring, 45; spending, 58, 59; saving, 80-82; giving, 93, 97, 98, 109; proportioning, 115, 125-128; accounting, 137; influencing others, 168, 169, 182, 183
Separated portion, the, 153, 175
Silver Rule, enjoined by Paul, 126; derived from the ancient law, 126
Society, its part in property, 40, 41
Spending, its effect on character, 55; regulated by saving and giving, 56; for what and how, 61
Stenographers who have widened their world, 186
Stevenson, J. Ross, his message from a servant, 186
Steward, of the prime minister of Haidarabad, India, 4; the Unrighteous, 22, 23
Stewards, typical, 14-20
Stewardship, what it includes, 3; how consistent with partnership, 4; a method of raising men rather than money, x, 5; a test of character, 23; The Fellowship of, 175, 176; the home the best place to learn it, 167
Stewart, E. B., on the tithe, 124
Swedish servant-girl, her example, 187

Tagore, Rabindranath, story of a beggar and a king, 103
Talks, money, 11, 51
Things, Jesus' attitude toward, 59
Time, is money, 3; should be budgeted, 51
Tithe, a moot question, 116, 117; practised by pagans, 122; by patriachs, 123; by the Hebrew nation, 123, 124; conditions under twentieth century democracy, different from those of the theocracy, 123, 124; embodied not as is the Sabbath in Decalog, but in the ceremonial law, 125

Value of life, Christian versus non-Christian estimate, 11

Unrighteous Steward, the, 22, 23

War, its effect in stimulating stewardship, ix, 71
Webster, Daniel, his greatest thought, 135
Wesley, John, his famous sermon, 183, 184
Wilson, P. Whitwell, on the Foolish Farmer, 83
"Wool, who owns the," 181
Youth, the time to begin saving, 76-78; and to train in stewardship, 172

Yuan, Elder, his business basis, 48

University of Southern California Library

LIST OF MISSION BOARDS AND CORRESPONDENTS

The Missionary Education Movement is conducted in behalf of the Foreign and Home Mission Boards and Societies of the United States and Canada.

Orders for literature on foreign and home missions should be addressed to the secretaries representing those organizations, who are prepared to furnish special helps to leaders of mission study classes and to other missionary workers.

If the address of the secretary of the Foreign or Home Mission Board or Society of your denomination is unknown, orders may be sent to the Missionary Education Movement. All persons ordering from the Missionary Education Movement are requested to indicate their denominations when ordering.

ADVENT CHRISTIAN—American Advent Mission Society, Rev. George E. Tyler, 160 Warren Street, Boston, Mass.

ASSOCIATE REFORMED PRESBYTERIAN—Young People's Christian Union and Sabbath School Work, Rev. J. W. Carson, Newberry, S. C.

BAPTIST (NORTH)—Department of Missionary Education of the Cooperating Organizations of the Northern Baptist Convention, 23 East 26th Street, New York City.

BAPTIST (SOUTH)—Foreign Mission Board of the Southern Baptist Convention, Rev. T. B. Ray, 1103 Main Street, Richmond, Va. (Correspondence concerning both foreign and home missions.)

BAPTIST (COLORED)—Foreign Mission Board of the National Baptist Convention, Rev. L. G. Jordan, 701 South Nineteenth Street, Philadelphia, Pa.

CHRISTIAN—The Mission Board of the Christian Church: Foreign Missions, Rev. M. T. Morrill; Home Missions, Rev. Omer S. Thomas, C. P. A. Building, Dayton, Ohio.

CHRISTIAN REFORMED—Board of Heathen Missions, Rev. Henry Beets, 2050 Francis Avenue, S. E., Grand Rapids, Mich.

CHURCH OF THE BRETHREN—General Mission Board of the Church of the Brethren, Rev. Galen B. Royer, Elgin, Ill.

CONGREGATIONAL—American Board of Commissioners for Foreign Missions, Rev. D. Brewer Eddy, 14 Beacon Street, Boston, Mass.

American Missionary Association, Rev. C. J. Ryder, 287 Fourth Avenue, New York City.

Congregational Education Society, Rev. Miles B. Fisher, 14 Beacon St., Boston, Mass.

The Congregational Home Missionary Society, Rev. William S. Beard, 287 Fourth Avenue, New York City.

DISCIPLES OF CHRIST—Foreign Christian Missionary Society, Rev. Stephen J. Corey, Box 884, Cincinnati, Ohio.

The American Christian Missionary Society, Mr. R. M. Hopkins, Carew Building, Cincinnati, Ohio.

EVANGELICAL ASSOCIATION—Missionary Society of the Evangelical Association, Rev. George Johnson, 1903 Woodland Avenue, S. E., Cleveland, Ohio.

EVANGELICAL LUTHERAN—Board of Foreign Missions of the General Council of the Evangelical Lutheran Church in N. A., Rev. George Drach, Trappe, Pa.

Board of Home Missions of the General Council of the Evangelical Lutheran Church in North America, 805-807 Drexel Building, Philadelphia, Pa.

Board of Foreign Missions of the General Synod of the Evangelical Lutheran Church in the U. S. A., Rev. L. B. Wolff, 21 West Saratoga Street, Baltimore, Md.

Board of Home Missions and Church Extension of the Evangelical Lutheran Church, Rev. H. H. Weber, York, Pa.

Board of Foreign Missions of the United Synod of the Evangelical Lutheran Church in the South, Rev. C. L. Brown, Columbia, S. C.

FRIENDS—American Friends Board of Foreign Missions, Mr. Ross A. Hadley, Richmond, Ind.

Evangelistic and Church Extension Board of the Friends Five Years' Meeting, Mr. Harry R. Keates, 1314 Lyon Street, Des Moines, Iowa.

GERMAN EVANGELICAL—Foreign Mission Board, German Evangelical Synod of North America, Rev. E. Schmidt, 1377 Main Street, Buffalo, N. Y.

METHODIST EPISCOPAL—The Department of Missionary Education. Representing the Board of Foreign Missions, the Board of Home Missions and Church Extension, and the Board of Sunday Schools, 150 Fifth Avenue, New York City.

METHODIST EPISCOPAL (SOUTH)—The Educational Department of the Board of Missions of the Methodist Episcopal Church, South, Rev. C. G. Hounshell, 810 Broadway, Nashville, Tenn. (Correspondence concerning both foreign and home missions.)

METHODIST PROTESTANT—Board of Foreign Missions of the Methodist Protestant Church, Rev. Fred C. Klein, 316 North Charles Street, Baltimore, Md.

Board of Home Missions of the Methodist Protestant Church, Rev. Charles H. Beck, 507 Pittsburgh Life Building, Pittsburgh, Pa.

MORAVIAN—The Department of Missionary Education of the Moravian Church in America, Northern Province, Rev. F. W. Stengel, Lititz, Pa.

PRESBYTERIAN (U. S. A.)—The Board of Foreign Missions of the Presbyterian Church in the U. S. A., Mr. B. Carter Millikin, Educational Secretary, 156 Fifth Avenue, New York City.

Board of Home Missions of the Presbyterian Church in the U. S. A., Mr. Ralph A. Felton, Director of Educational Work, 156 Fifth Avenue, New York City.

PRESBYTERIAN (U. S.)—Executive Committee of Foreign Missions of the Presbyterian Church in the U. S., Mr. John I. Armstrong, 210 Union Street, Nashville, Tenn.

General Assembly's Home Missions of the Presbyterian Church in the U. S., Rev. S. L. Morris, 1522 Hurt Building, Atlanta, Ga.

PROTESTANT EPISCOPAL—The Domestic and Foreign Missionary Society of the Protestant Episcopal Church in the U. S. A., Mr. W. C. Sturgis, 281 Fourth Avenue, New York City.

REFORMED CHURCH IN AMERICA—Board of Foreign Missions, Rev. L. J. Shafer; Board of Home Missions, Rev. W. T. Demarest; Board of Publication and Bible School Work, Rev. T. F. Bayles. 25 East Twenty-second Street, New York City.

REFORMED CHURCH IN THE UNITED STATES—Mission Study Department. Representing the Boards of Home and Foreign Missions, Mr. John H. Poorman, 304 Reformed Church Building, Fifteenth and Race Streets, Philadelphia, Pa.

UNITED BRETHREN IN CHRIST—Foreign Missionary Society, Rev. S. S. Hough, Otterbein Press Building, Dayton, Ohio.

Home Missionary Society, Miss Lyda B. Wiggim, United Brethren Building, Dayton, Ohio.

Young People's Work, Rev. O. T. Deever, Otterbein Press Building, Dayton, Ohio.

UNITED EVANGELICAL—Home and Foreign Missionary Society of the United Evangelical Church and Board of Church Extension, Rev. B. H. Niebel, Penbrook, Pa.

UNITED NORWEGIAN LUTHERAN—Board of Foreign Missions United Norwegian Lutheran Church of America, Rev. M. Saterlie, 425-429 South Fourth Street, Minneapolis, Minn.
Board of Home Missions, United Norwegian Lutheran Church of America, Rev. Olaf Guldseth, 425 South Fourth Street, Minneapolis, Minn.

UNITED PRESBYTERIAN—Mission Study Department of the Board of Foreign Missions of the United Presbyterian Church of North America Miss Anna A. Milligan, 200 North Fifteenth Street, Philadelphia, Pa.
Board of Home Missions of the United Presbyterian Church of North America, Rev. R. A. Hutchison, 209 Ninth Street, Pittsburgh, Pa.

UNIVERSALIST—Department of Missionary Education of the General Sunday School Association, Rev. A. Gertrude Earle, Methuen, Mass.
Send all orders for literature to Universalist Publishing House, 359 Boylston Street, Boston, Mass.

CANADIAN BOARDS

BAPTIST—The Canadian Baptist Foreign Mission Board, Rev. J. G. Brown, 223 Church Street, Toronto, Ontario.

CHURCH OF ENGLAND—The Missionary Society of the Church of England in Canada, Rev. Canon S. Gould, 131 Confederation Life Building, Toronto, Ontario.

CONGREGATIONAL—Canada Congregational Foreign Missionary Society, Miss Effie Jamieson, 23 Woodlawn Avenue, East, Toronto, Ontario.

METHODIST—Young People's Forward Movement Department of the Missionary Society of the Methodist Church, Canada, Rev. F. C. Stephenson, 299 Queen Street, West, Toronto, Ontario.

PRESBYTERIAN—Presbyterian Church in Canada, Board of Foreign Missions, Rev. A. E. Armstrong, 439 Confederation Life Building, Toronto, Ontario.

REVISED TO 1917

116086

116086

BV
772
M3 McConaughy, David
Money the acid test.

DATE DUE	JE 16'71 BORROWER'S NAME

McConaughy
Money the acid..

THEOLOGY LIBRARY
SCHOOL OF THEOLOGY AT CLAREMONT
CLAREMONT, CALIFORNIA

BRODART PRINTED IN U.S.A.